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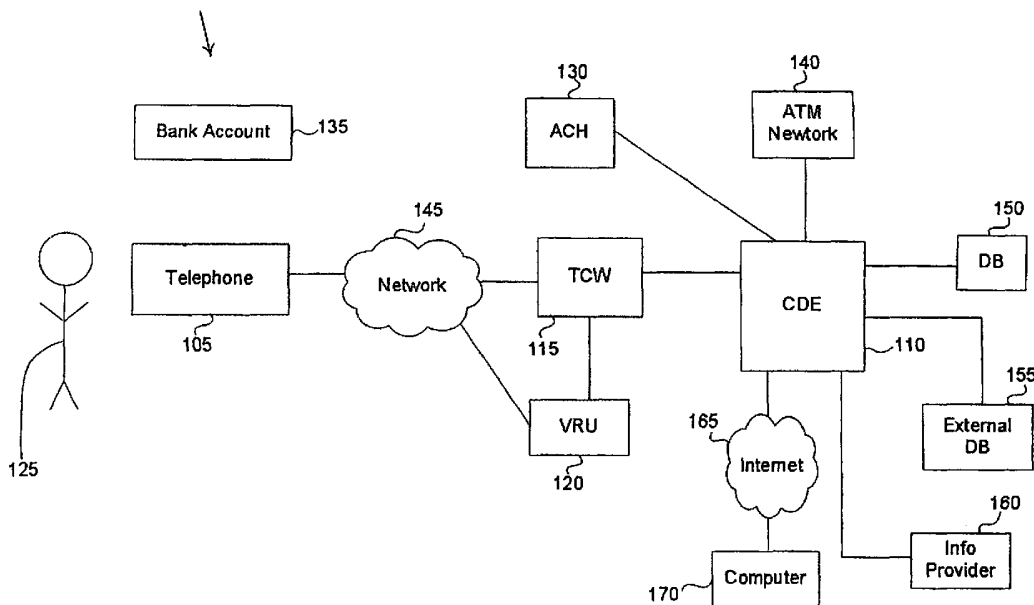
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(54) Title: AUTOMATED SHORT TERM LOANS



(57) Abstract: Automated techniques for providing loans, such as short term loans, include receiving a telephonic loan application from a customer and electronically verifying information in the telephonic loan application. Based on the results of the verification, a determination is made as to whether to provide the loan. When the loan is to be provided, the customer is instructed to accept the terms and conditions of the loan using a telephone. Upon acceptance, the loan is dispensed.

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INTERNATIONAL SEARCH REPORT

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A. CLASSIFICATION OF SUBJECT MATTER
 IPC: G06Q 40/00(2006.01)

USPC: 705/38,38,39
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B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)
 U.S. : 705/38,38,39

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
 NONE

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
 WEST, DIALOG

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 5,870,721 (NORRIS) 09 February 1999 (09.02.1999), entire document.	1-18
X	US 6,233,566 B1 (LEVINE et al) 15 May 2001 (15.05.2001), entire document.	1-18

Further documents are listed in the continuation of Box C. See patent family annex.

* Special categories of cited documents:

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"E" earlier application or patent published on or after the international filing date	"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
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"O" document referring to an oral disclosure, use, exhibition or other means	"&" document member of the same patent family
"P" document published prior to the international filing date but later than the priority date claimed	

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