

(19) World Intellectual Property Organization
International Bureau



(43) International Publication Date
9 January 2003 (09.01.2003)

PCT

(10) International Publication Number
WO 03/003150 A3

(51) International Patent Classification⁷: **G06F 17/60**

(21) International Application Number: PCT/US02/19426

(22) International Filing Date: 17 June 2002 (17.06.2002)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
09/896,425 29 June 2001 (29.06.2001) US

(71) Applicant: **GOLDMAN SACHS & CO.** [US/US]; 85
Bond Street, New York, NY 10004 (US).

(72) Inventor: **ROSS, Ivan**; 24 Cayuga Road, Scarsdale, NY
10583 (US).

(74) Agent: **BARRY, Schindler**; Dreier & Baritz LLP, 20th
floor, 499 Park Avenue, New York, NY 10022 (US).

(81) Designated States (*national*): AE, AG, AL, AM, AT, AU,
AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CO, CR, CU,

CZ, DE, DK, DM, DZ, EC, EE, ES, FI, GB, GD, GE, GH,
GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC,
LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW,
MX, MZ, NO, NZ, OM, PH, PL, PT, RO, RU, SD, SE, SG,
SI, SK, SL, TJ, TM, TN, TR, TT, TZ, UA, UG, UZ, VN,
YU, ZA, ZM, ZW.

(84) Designated States (*regional*): ARIPO patent (GH, GM,
KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZM, ZW),
Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM),
European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR,
GB, GR, IE, IT, LU, MC, NL, PT, SE, TR), OAPI patent
(BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR,
NE, SN, TD, TG).

Published:
— with international search report

(88) Date of publication of the international search report:
10 April 2003

For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.



WO 03/003150 A3

(54) Title: A METHOD FOR STRUCTURING AN OBLIGATION

(57) Abstract: A method for structuring an obligation. More particularly, a method for structuring an interest-bearing obligation which is convertible into stock.

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US02/19426

A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) : G06F 17/60
 US CL : 705/35

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)
 U.S. : 705/35

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

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


C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 5,930,762 A (MASCH) 27 July 1999 (27.07.1999), columns 1-46.	1-63
Y	US 6,134,536 (SHEPHERD) 17 October 2000 (17.10.2000), columns 1-76.	1-63
Y, P	US 6,321,212 B1 (LANGE) 20 November 2001 (20.11.2001), columns 1-116.	1-63

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

<p>* Special categories of cited documents:</p> <p>"A" document defining the general state of the art which is not considered to be of particular relevance</p> <p>"E" earlier application or patent published on or after the international filing date</p> <p>"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)</p> <p>"O" document referring to an oral disclosure, use, exhibition or other means</p> <p>"P" document published prior to the international filing date but later than the priority date claimed</p>	<p>"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention</p> <p>"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</p> <p>"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art</p> <p>"&" document member of the same patent family</p>
---	---

Date of the actual completion of the international search	Date of mailing of the international search report
29 November 2002 (29.11.2002)	18 DEC 2002

Name and mailing address of the ISA/US Commissioner of Patents and Trademarks Box PCT Washington, D.C. 20231 Facsimile No. (703)305-3230	Authorized officer Hyung Sough  Telephone No. 703-305-0505
--	--