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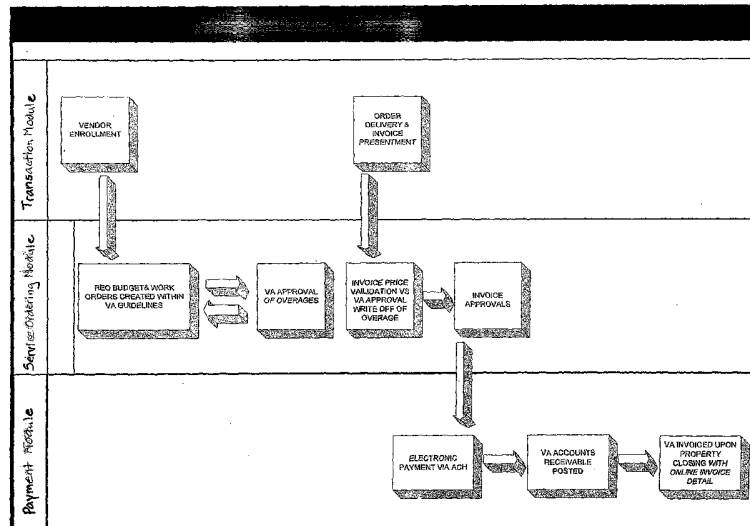
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[Continued on next page]

(54) Title: EXPENSE TRACKING, ELECTRONIC ORDERING, INVOICE PRESENTMENT, AND PAYMENT SYSTEM AND METHOD



(57) Abstract: Systems and Methods for tracking and billing expenses throughout a transaction, such as sale or management of a real estate property (Figure IA). In one embodiment, a budget is created that details expected incomes on the property and costs associated with the sale or management of the property. The budget may be developed in accordance with specifications, such as line item maxima or total budget maxima, developed by the owner of the property. After a vendor has delivered goods or services described in the budget, the vendor creates an electronic invoice. Payment is delivered to the vendor through an Automated Clearing House system.

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B. FIELDS SEARCHED

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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)
EAST (Patent Databases) and Dialog NPL

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 2002/0111842 A (MILES) 15 August 2002 (15.08.02), entire document	1-45
Y,P	US 2004/0064389 A (FORCE) 01 April 2004 (01.04.2004), entire document	1-45

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See patent family annex.

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