METHOD AND APPARATUS FOR TENANT SCREENING

A method and apparatus (120) for screening potential tenants is described in which a website is utilized by a leasing agent. The leasing agent can access the website and supply lessee information that identifies the various potential lessees. The website can then access credit information (150) about the potential lessees and make a real time determination (170) as to whether the potential lessees are satisfactory prospective tenants.
METHOD AND APPARATUS FOR TENANT SCREENING

BACKGROUND OF THE INVENTION

This invention relates generally to screening of tenants who are seeking to lease a property. More particularly, this invention relates to screening tenants via a computer network.

In the past, the renting of property, such as an apartment, has been a drawn-out affair. This has been due in part to the fact that before a prospective tenant could be approved, the ability of the tenant to pay the rent or satisfy background criteria had to be confirmed. Therefore, leasing agents have typically required that a prospective tenant allow a background check (e.g., credit check) to be performed before renting an apartment. This assured the leasing agent that the tenant would be an acceptable risk and be able to pay the rent.

In the past, as a result of the need to perform a credit check on a potential tenant, a delay between the tenant viewing the property and the tenant actually signing the lease has occurred. Hence, there has necessarily been an adverse effect on the leasing agent from conducting a credit check on a tenant. Namely, given the delay involved, the tenant could locate a different apartment complex in the interim. Thus, the delay brought about by the credit check resulted in a potential lost sale for the leasing agent and a potential unoccupied building or space for the building owner.

A credit check actually benefits both the potential tenant and the leasing agent/building owner. In the case of an apartment lease, it confirms to the leasing agent that the tenant is able to pay. Furthermore, it prevents the tenant from getting into a lease that the tenant might likely be unable to afford. Thus, a credit check prevents the potential tenant from getting involved in an unrealistic lease that could eventually damage the potential tenant’s credit rating.

As noted above, the delay involved in the credit check, has sometimes led to the credit check not being performed at all. Thus, the inherent advantages of a credit check have been lost. Consequently, there is a need for a system that will remove the previous delay encountered in a credit check.

Prior credit checks have often involved a credit agency simply printing out a credit history for a leasing agent. The leasing agent was then responsible for reviewing the credit history and making a determination whether the tenant was acceptable. This
introduced a level of human error into the process. Furthermore, it introduced yet another element of delay into the process. The error was even present when the property owner provided a scoring system to help the leasing agent assess the credit report. Hence, a system is needed in which the evaluation of the tenant based on the property owner’s scoring system can be accomplished accurately and efficiently.

A problem with credit checks in the past has been that the best credit bureau is not always selected for a given area of the country. For example, some credit bureaus have more thorough information for a specific geographic region than do others. Hence, there is a need for a system that can remove the error introduced in this regard as well.

SUMMARY OF THE INVENTION

The present invention provides a method and apparatus that facilitates an efficient screening of a potential lessee such as a prospective apartment renter.

The method of screening is comprised of providing a website which a leasing agent can access. The leasing agent is then permitted to access this website and allowed to supply lessee information that identifies the potential lessee.

In accordance with one aspect of the invention, the lessee information is used to determine whether said potential lessee is acceptable. Advantageously, the leasing agent can be advised in real time whether the lessee is acceptable.

As another aspect, a probable geographic region can be determined that corresponds with a recent credit territory of the potential lessee. This is beneficial in that a credit bureau can be selected that corresponds with the credit territory of the potential lessee.

Yet another aspect allows for the leasing agent to be alerted when it is learned that the potential lessee is allegedly associated with fraudulent activity.

In addition, another aspect allows a scoring model to be provided to the website for use in evaluating whether the potential lessee is acceptable.

An apparatus for screening a potential lessee can be utilized to provide screening services. This apparatus can be comprised of a server that is connectable to a computer network. A computer network interface interfaces the server to a leasing agent. Furthermore, a computer network interface interfaces the server with a financial information database. A scoring model of the lessor is accessible by the server.
An apparatus for use in screening a potential lessee by a leasing agent is comprised of an input/output device that is operable for interfacing with a computer network that is connectable to a lessee approval website. A data storage device is coupled to the input/output device. Furthermore, an address that identifies the lessee approval website is stored on the data storage device.

In accordance with the invention, a potential lessee can be screened more quickly than by existing systems. Furthermore, a potential lessee can be screened more accurately by permitting implementation of the correct scoring model for a leasing agent/lessor. In addition, the appropriate database for a lessee can be utilized based on the geographic region where the potential lessee has a credit history.

Further advantages and features of the invention will be apparent to those skilled in the art from a consideration of the following description taken in conjunction with the accompanying drawings wherein certain methods of and installations for practicing the invention are illustrated. However, it is to be understood that the invention is not limited to the details disclosed but includes all such variations and modifications as fall within the spirit of the invention and the scope of the appended claims.

**BRIEF DESCRIPTION OF THE DRAWINGS**

Figure 1 shows a configuration in which a leasing agent accesses the lessee approval website server over the internet and in which the credit bureau database is also accessible via the internet.

Figures 2a-2e show a flow diagram for conducting a screening of a potential lessee.

**DESCRIPTION OF THE SPECIFIC EMBODIMENTS**

Referring now to the figures, there is shown a preferred embodiment for practicing the invention. Figure 1 shows a tenant screening apparatus, generally designated 100. The apparatus is comprised of a series of input/output devices, such as computers 110-120, a computer network, such as the Internet 130, a server, such as lessee approval website server 140, and a financial information database, such as credit bureau database 150.

The series of computers 110-120 are configured such that they are operable for interfacing with the computer network. It is preferred that computers be utilized as the input/output devices; however, it is also envisioned that other devices could
be substituted for the computers. Furthermore, a series of computers is shown to
demonstrate that one computer is located at each leasing office that is connected to the
system. However, it should be understood that it is not necessary that more than one
computer be utilized, since a single leasing agent might be connected to the system.

The computers 110-120 are shown as connectable to a computer network
such as Internet 130. The current preferred embodiment is to utilize a modem
arrangement for connecting to a global communications network such as the Internet 130.
However, it should be understood that a variety of other networks such as LAN, WAN,
ATM, etc. might be utilized as well. Similarly, other modes of connecting to these
various networks could also be utilized.

In the preferred embodiment of the invention, a computer, such as Lessee
Approval Website Server 140 is also coupled to the computer network. Lessee Approval
Website Server 140 facilitates the approval process for a prospective tenant. For
example, in the preferred embodiment, the Lessee Approval Website Server 140 acts as a
server for a tenant approval website that is presented to the Internet 130. In this manner,
computers 110-120 can be connected to the website. Then, information about a
prospective tenant can be submitted to the website for processing, as explained below.

An information database is coupled to the computer server according to
the preferred embodiment of the invention. For example, Figure 1 shows Credit Bureau
Database 150 connected to the Lessee Approval Website Server 140. This allows Credit
Bureau Database 150 to transfer information to Lessee Approval Website Server 140. A
simple telephone connection 160 is utilized in Figure 1 to interface the Lessee Approval
Website Server 140 and the Credit Bureau Database 150.

While the information database in the preferred embodiment is shown to
be a financial database storing credit history information, it is envisioned that many other
types of databases could be utilized in making a tenant approval decision. For example,
one might want to know whether a prospective tenant has a criminal history. In such a
case, a criminal history database could be utilized. Similarly, other pertinent databases
that are deemed relevant to a tenant approval could be utilized as well. Similarly, while
the Lessee Approval Website Server 140 is shown as connectable to the Credit Bureau
Database 150 via telephone line 160, it should be understood that other interface
arrangements could be utilized as well. For example, the Lessee Approval Website
Server 140 could communicate with the Credit Bureau Database via Internet 130. Or, a
direct connection to the database could be utilized.
In the preferred embodiment of the invention, the Lessee Approval Website Server 140 determines whether a prospective tenant is satisfactory. To make this determination, a scoring model 170 of the lessor is stored on the server 140. "Scoring model" is intended to mean the characteristics and associated weight given to the characteristics that are important to a leasing agent. For example, such characteristics might include a scaling factor associated with the potential lessee's gross income, whether the potential lessee broke an earlier lease, how many bad credit entries the potential lessee has on his credit report, etc. No particular scoring model is preferred as it may be particular to each lessor or group of lessors whose properties or applicant populations have similar characteristics. The scoring model is stored on the server, although it could also be stored elsewhere and transferred to the server when necessary.

In a preferred embodiment, computer 110 is used by the leasing agent in order to connect to a lessee approval website established on the Internet 130 by the Lessee Approval Website Server 170. The computer 110 is coupled to a data storage device, such as hard disk drive 111. Furthermore, an address 112 that identifies the lessee approval website is stored on the data storage device. The address is accessed by an internet browser that allows the computer 110 to access the website of the Lessee Approval Website Server 170. An example of such an address is "https://www.screening.saferent.com". ("HTTPS" is intended to mean a secure website.)

Turning now to Figure 2, a method of executing a preferred embodiment can be seen. The Lessee Approval Website Server 140 provides a tenant approval website that is accessible by a leasing agent 204. ("Leasing agent" is intended to mean any entity who takes part in offering a lease for a leased property, e.g., a landlord, landlord's everyday representative, building owner, etc.) A scoring model is also provided to the lessee approval website for a particular leased property 208. The scoring model can be transferred each time the website is accessed or stored on the server after the initial access. For purposes of this specification, "website" is considered to be a location accessible via a global communication network.

Once the website is established, the leasing agent is permitted to access it 212. This can occur, for example, by way of the leasing agent logging into the website with a username and password 216. Once the leasing agent has logged in, the leasing agent is queried as to the number of applicants and co-signers (if any) to be screened 220. For example, if more than one potential lessee is applying to rent an apartment, then the leasing agent will want to screen all of the prospective tenants, i.e., potential lessees.
Furthermore, if a co-signor is involved in the lease, such as a parent of a young tenant who has very little credit history, then the co-signor's credit history should be checked as well. Therefore, for purposes of this specification, a "potential lessee" shall be considered to mean any entity who shall be financially responsible for the terms of a lease or adults who will actually occupy the leased property. For example, adult tenants who occupy the leased property will be considered potential lessees and those who act in a co-signor capacity may also be considered as potential lessees. Once the number of applicants to be screened is entered, the server can generate a waiver document for use by the leasing agent in order to get an acknowledgment or consent by the potential lessee(s).

"Acknowledgment" is intended to mean that the potential lessee assents in some fashion, e.g., by signature, mark, electronically indicating assent, etc. Alternatively, the leasing agent could simply keep blank forms on hand rather than requiring the server to generate a new form each time.

Preferably, before the lessee approval website server initiates any type of actual background check, the leasing agent is prompted to confirm that the potential lessee(s) consented to have their background information checked 252. This helps to insure that the leasing agent does not inadvertently initiate a background check before the person being investigated consents. In a preferred embodiment, the leasing agent will be asked to confirm that an investigation of the potential lessee's credit information was authorized. In response to the prompt from the website, the leasing agent provides confirmation that the potential lessee consented 256.

The leasing agent then obtains lessee information from the potential lessee(s) 228. "Lessee information" is intended to mean information that allows one to identify a potential lessee. Such information could include some of the following: social security number, name, address, etc. Once the lessee information is obtained, it is supplied to the server through the Lessee Approval Website 232.

The lessee approval website server then confirms the identification information with the leasing agent 260. This act can be conducted by redisplaying the information input by the leasing agent to allow the leasing agent to proof the information and detect any input errors.

The lessee approval website server can then determine a probable geographical region that corresponds with the recent credit territory of the potential lessee 264. "Credit territory" should be understood to mean a geographical area in which someone recently lived or worked or did business so as to establish a credit history. In a preferred
embodiment, this is determined by using the credit bureau database that has the most thorough information for a geographic region where the leased property is located. This assumes that when prospective tenants lease a property, they lease a property that neighbors their prior location. Alternatively, other scenarios could be utilized to determine the best geographical database. For example, instead of keying off of the leased property location, the prior address of the prospective tenant could be utilized. Once the geographical region is determined, a credit bureau is selected that corresponds with the geographical region 268. “Credit bureau” is intended to mean a financial record keeping organization that keeps financial information about entities. For example, some existing credit bureaus at the time this patent was filed include Experian, Equifax, and Trans Union. Also, when businesses act as potential lessees, credit bureaus can include Dun and Bradstreet and other similar data gathering organizations. Typically, the credit bureau will be the credit bureau that appears to contain the best information for that particular geographic region. Once a credit bureau is selected, a search is begun for any records that correspond with the potential lessee information 272.

When the search is complete, possible matches from the credit bureau that correspond with the lessee information are displayed to the leasing agent 280. “Possible matches” is intended to mean any matches (or none) that occur when identification information is used to gather potential credit reports for an entity under consideration. For example, when the name SSN 100-20-3000 is supplied to a credit bureau, the credit bureau can provide possible matches of all the various individual name and address pairs that the credit bureau is tracking who live in the United States.

In addition, at this stage a check of fraudulent activity can be made for the potential lessees. One example of the manner in which this is done is through the use of a service known as TracePlus provided by TRans Union. This service will generate a report based on a social security number. In this way, the leasing agent is alerted if any alleged fraudulent activity appears on its records for that social security number 300. Alternatively, other similar checks could be conducted through other databases, as well.

The leasing agent then reviews the possible name and address pair matches. First, the leasing agent identifies the name and address pairs that appear to be a correct match for an applicant 284. Then, the leasing agent reviews the list to make see if all applicants matched 288. If all applicants match then the approval process continues. However, if not all of the applicants matched, then the leasing agent is allowed to resupply lessee information to the lessee approval website for an unmatched applicant 289. If the entered
information is different from the first try, then a second search is conducted using the new data. The search is then conducted in a selected credit bureau database 291. The results of the search are then provided to the leasing agent as possible matches from the credit bureau that correspond with the applicant, i.e. potential lessee 293. Again, as noted above, a fraud check is conducted based on the applicant information and the leasing agent is alerted if a potential lessee is allegedly associated with fraudulent activity 295. Once again, the leasing agent is allowed to choose a correct match from the list of possible matches returned by the search 297.

If a match is found for all of the applicants 299, then the approval process can continue. Alternatively, if a match is not found for at least one of the applicants (or none), then the leasing agent can be prompted as to whether he/she wants to try to approve the remaining applicants to carry the lease 301. If the leasing agent does not want to try and approve the remaining applicants to carry the lease, then an adverse action letter is prepared 303 and the program terminated. Alternatively, if the leasing agent does want to try and approve the remaining applicants to carry the lease, then the process continues.

Once potential records for the potential lessees have been identified, the full records identified by the leasing agent are obtained from the credit bureau database in order to retrieve the full financial data about the potential lessee 304. “Financial data” is intended to mean information about the financial status or history of an entity such as a credit history of the entity. The leasing agent is next prompted for the rent amount 316. Then, the leasing agent is prompted for the potential lessee’s gross income 320. Finally, the leasing agent is asked to reconfirm that the determination is being made for permissible purposes 324, for example under the criteria established by the Fair Credit Reporting Act. Furthermore, the leasing agent is asked to reconfirm that all of the information is correct 328.

Once the financial data about the potential lessees is obtained and the rent amount and people responsible for the lease are determined, the scoring model supplied by or on behalf of the leasing agent (or perhaps the building owner) is utilized to assess the potential lessee(s) 332. If the conclusion is that the results from the scoring model are too indefinite 336, then a suggestion may be made to the leasing agent that further searching should be conducted by other means 340. If the determination is that the applicants should be rejected 344, then the leasing agent is notified that the potential lessees are not acceptable under the scoring model 348. Furthermore, since the applicants are being
rejected based on a credit bureau report, an adverse action letter is prepared for the leasing agent 352 that identifies the credit bureau which supplied the credit information. This allows the applicants to follow-up with the credit bureau database to check that the credit bureau’s information is correct. Furthermore, it helps ensure that all fair credit reporting laws are complied with. If the determination is that the applicant should be accepted, e.g. under the property owner's normal terms 356, then the leasing agent is notified that the lessee is acceptable 360. “Acceptable potential lessee” is intended to mean a lessee who meets the requirements established by the leasing agent or by the lessor. For example, an acceptable potential lessee might be required to have a credit history over the last two years with fewer than three recorded complaints.

An important aspect of the process is that the procedure is completed in real time such that very little delay is encountered between logging onto the website and concluding whether the potential lessee is acceptable. “Real time” is intended to mean a matter of minutes, e.g., about ten (10) minutes or less. It is not intended to mean immediate notification. Yet, it is intended to mean a time period of only a few minutes, e.g., for about ten minutes or less. Hence, it is advantageous when compared to existing systems that require a time period much greater than a few minutes.

Once the process is complete, the potential lessees are notified by the leasing agent whether they passed the background check 368. Furthermore, the leasing agent is logged out automatically from the website to avoid any unauthorized searches by third parties 364.

As an alternative to a yea or nea on the tenant, the program could also be written to grade the applicant on a scale, e.g., A-F. This scale could also correspond to 0.000-0.999. Then, the landlord or building owner could establish additional requirements that should be met for various grades of applicants. For example, a “D-“ applicant might be required to undergo a criminal background check. Similarly, a “D” applicant might be offered only a month-month lease. Alternatively, a “C” applicant might be required to supply 1.5 times the standard deposit. All of these options could be supplied as part of the scoring model as well. This embodiment is demonstrated in Figure 2e. Namely, if the determination is that the applicant should not be accepted with the property owner's standard lease terms 356, then the leasing agent is notified in real time that the potential lessee(s) is acceptable with extra conditions (e.g., extra deposit, etc.) 371. Again, an adverse action letter is generated for the leasing agent 373, since the credit bureau report was responsible for requiring stricter terms.
The apparatuses and methods of the embodiments of the present invention and many of its attendant advantages will be understood from the foregoing description and it will be apparent that various changes may be made in the form, construction and arrangements of the parts thereof without departing from the spirit and scope of the invention or sacrificing all of its material advantages, the form hereinbefore described being merely a preferred or exemplary embodiment thereof. For example, while a preferred method has been described, the invention is intended to cover methods in which some acts are deleted or performed in an alternate sequence from that listed.
WHAT IS CLAIMED IS:

1. A method of screening a potential lessee, comprising:
   providing a website accessible by a leasing agent;
   permitting said leasing agent to access said website; and
   allowing said leasing agent to supply lessee information that identifies said
   potential lessee.

2. The method of claim 1 and further comprising obtaining financial
   data about said potential lessee using said lessee information for use in determining
   whether said potential lessee is acceptable.

3. The method of claim 2 and further comprising notifying said
   leasing agent in real time whether said lessee is acceptable.

4. The method of claim 3 and further comprising:
   providing possible matches from a credit bureau that correspond with said
   potential lessee; and
   allowing said leasing agent to select at least one of said possible matches.

5. The method of claim 4 and further comprising:
   alerting said leasing agent that said potential lessee is allegedly associated
   with fraudulent activity.

6. The method of claim 3 and further comprising:
   generating a waiver document for acknowledgment by said potential lessee
   that acknowledges that said potential lessee consents to being investigated.

7. The method of claim 3 and further comprising:
   providing a scoring model for use in conjunction with said lessee approval
   website so as to assess said potential lessee according to desired characteristics of said
   lessor.

8. The method of claim 3 and further comprising:
   providing a scoring model to said website for use in evaluating whether
   said potential lessee is acceptable.
9. The method of claim 3 wherein said notifying said leasing agent in real time whether said lessee is acceptable comprises less than about 10 minutes between when said website begins searching for financial information about said potential lessee and when notification is dispatched to said leasing agent.

10. A method of screening a potential lessee, comprising:
providing a website accessible by a leasing agent;
providing a scoring model to said website for use in evaluating whether said potential lessee is acceptable;
permitting said leasing agent to access said website;
allowing said leasing agent to supply lessee information that identifies said potential lessee;
prompting a leasing agent to confirm that said potential lessee consented to have credit information about said potential lessee investigated;
determining a probable geographical region that corresponds with a recent credit territory of said potential lessee;
selecting a credit bureau based on said probable geographical region;
providing possible matches from a credit bureau that correspond with said potential lessee;
allowing said leasing agent to select at least one of said possible matches;
alerting said leasing agent that said potential lessee is allegedly associated with fraudulent activity;
obtaining financial data about said potential lessee using said lessee information for use in determining whether said potential lessee is acceptable; and
notifying said leasing agent in real time whether said lessee is acceptable.

11. The method of claim 3 and further comprising:
providing possible matches from a credit bureau that correspond with said potential lessee; and
allowing said leasing agent to select at least one of said possible matches.

12. The method of claim 11 and further comprising:
alerting said leasing agent that said potential lessee is allegedly associated with fraudulent activity.
13. The method of claim 3 and further comprising:
   generating a waiver document for acknowledgment by said potential lessee
   that acknowledges that said potential lessee consents to being investigated.

14. The method of claim 3 and further comprising prompting a leasing
   agent to confirm that said potential lessee consented to have credit information about said
   potential lessee investigated.

15. A method of screening a potential lessee, comprising:
   obtaining lessee identification information about said potential lessee;
   accessing a lessee approval website;
   supplying said lessee identification information to said lessee approval
   website;
   allow said lessee approval website to obtain financial data about said
   potential lessee using said lessee information for use in determining whether said lessee is
   acceptable;
   receive notice from said lessee approval website whether said lessee is
   acceptable;
   notify said potential lessee whether said potential lessee is acceptable.

16. The method of claim 15 and further comprising:
   receiving possible matches from said lessee approval website that
   correspond with said potential lessee; and
   selecting a correct match from said possible matches.

17. The method of claim 16 and further comprising:
   receiving an alert that said potential lessee is allegedly associated with
   fraudulent activity.

18. The method of claim 17 and further comprising:
   providing a waiver document for acknowledgment by said potential lessee
   that acknowledges that said potential lessee consents to being investigated.

19. The method of claim 15 and further comprising:
providing confirmation to said lessee approval website that said potential lessee consented to have credit information about said potential lessee investigated.

20. The method of claim 15 and further comprising:
providing a scoring model for use in conjunction with said lessee approval website so as to assess said potential lessee according to desired characteristics of said lessor.

21. An apparatus for screening a potential lessee, said apparatus comprising:
a server connectable to a computer network;
a computer network interface for interfacing said server to said computer network;
a computer network interface for interfacing said server with a financial information database;
a scoring model of a lessor that is stored on said server.

22. An apparatus for use in screening a potential lessee, comprising:
an input/output device operable for interfacing with a computer network, said computer network connectable to a lessee approval website;
a data storage device coupled to said input/output device; and
an address stored on said data storage device;
wherein said address identifies said lessee approval website.

23. The apparatus as described in claim 22 wherein said input/output device comprises a computer.
A

Provide confirmation to Lessee Approval Website that Potential Lessee Consented

Confirm Identification Information with Leasing Agent

Determine a Probable Geographical Region that Corresponds with Recent Credit Territory of Potential Lessee

Select a Credit Bureau Based on Probable Geographical Region

Begin Search in Selected Credit Bureau Database

Provide Leasing Agent with Possible Matches from a Credit Bureau that Correspond with Potential Lessee

Alert Leasing Agent that Potential Lessee is Allegedly Associated with Fraudulent Activity if Credit Bureau Database Contains Alert

B

Fig 2b
Allow Leasing Agent to Select Correct Match for Possible Matches

Match found for all applicants? YES NO

Allow Leasing Agent to Resupply Lessee Information to Lessee Approval Website

Begin Search in Selected Credit Bureau Database

Provide Leasing Agent with Possible Matches from a Credit Bureau that Correspond with Potential Lessee

Alert Leasing Agent that Potential Lessee is Allegedly Associated with Fraudulent Activity if Credit Bureau Database Contains Alert

Allow Leasing Agent to Select a Correct Match from the Possible Matches

Match found for all applicants? YES NO

Does Leasing Agent want to Try to Approve Remaining Applicants to carry the Lease?

NO

Prepare Adverse Action Letter

END

Fig. 2c
Have Lessee Approval Website Obtain Financial Data about Potential Lessee

Input Rent Amount

Input Potential Lessee(s)' Gross Income

Reconfirm that Determination is being made for Permissible Purposes

Reconfirm that Information is correct

Use Lessor's Scoring Model to Assess Potential Lessee(s)

Fig. 2d
Is Determination too indefinite?

YES

340
Suggest Further Searching

NO

344
Is Determination that Applicant should be rejected?

YES

348
Notify Leasing Agent in real time that Lessee is unacceptable

NO

352
Prepare Adverse Action Letter for Leasing Agent

Is Determination that Applicant should be accepted with Property's Standard Lease Terms?

YES

360
Notify Leasing Agent in Real Time that Lessee is Acceptable

NO

364
Log out automatically to avoid unauthorized searches

Prepare Adverse Action Letter for Leasing Agent

Notify Potential Lessee of Outcome

End

Fig. 2e
INTERNATIONAL SEARCH REPORT

A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) :G06F 17/60
US CL :705/38, 35; 709/217-220
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. : 705/38, 35; 709/217-220

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)

DIALOG, INTERNET

C. DOCUMENTS CONSIDERED TO BE RELEVANT

<table>
<thead>
<tr>
<th>Category</th>
<th>Citation of document, with indication, where appropriate, of the relevant passages</th>
<th>Relevant to claim No.</th>
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[X] Further documents are listed in the continuation of Box C. [ ] See patent family annex.

Date of the actual completion of the international search

27 SEPTEMBER 2000

Date of mailing of the international search report

24 NOV 2000

Name and mailing address of the ISA/US

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## INTERNATIONAL SEARCH REPORT

### DOCUMENTS CONSIDERED TO BE RELEVANT

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