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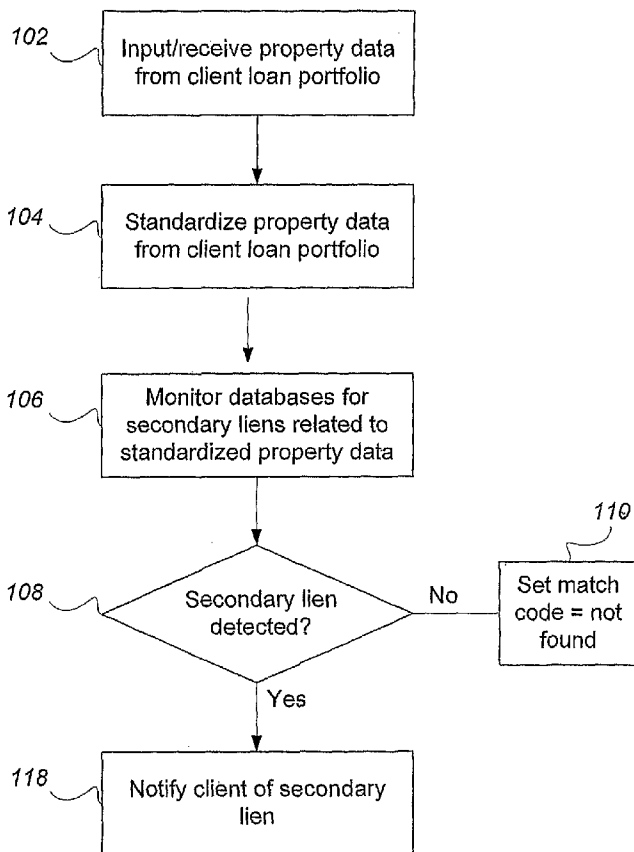
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- (71) Applicant (for all designated States except US): **FIRST AMERICAN CORELOGIC HOLDINGS, INC.** [US/US]; 4 First American Way, Santa Ana, CA 92707 (US).
- (72) Inventors; and
- (75) Inventors/Applicants (for US only): **CAGAN, Christopher, L.** [US/US]; 4 First American Way, Santa Ana, CA 92707 (US). **CRAWFORD, Charles, E., Jr.** [US/US]; 4

First American Way, Santa Ana, CA 92707 (US). **GUSS-MANN, David** [US/US]; 4 First American Way, Santa Ana, CA 92707 (US).

- (74) Agent: **VAKIL, Ketan, S.**; Snell & Wilmer LLP, 600 Anton Boulevard, Suite 1400, Costa Mesa, CA 92626 (US).
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(54) Title: METHOD AND SYSTEM FOR UPDATING A LOAN PORTFOLIO WITH INFORMATION ON SECONDARY LIENS



(57) Abstract: A computer-based method of updating a client loan portfolio with information on secondary liens relating to portfolio properties includes inputting property data from the portfolio, monitoring a secondary lien database for secondary liens relating to the property data, and notifying the client if a secondary lien is detected. Notifying the client may include generating a secondary lien report containing an AVM score or a CLTV ratio, and updating the portfolio by generating a new version of the portfolio that includes secondary liens detected during monitoring. A system may include a client station for inputting data for monitoring, an FTP server for uploading the data from the client station, and a mainframe server for standardizing the data, searching databases for secondary liens, calculating the AVM score and CLTV ratio, and generating the secondary lien report for delivery to the client station via the FTP server.

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C. DOCUMENTS CONSIDERED TO BE RELEVANT		
Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2004/0128232 A1 (Descloux) 01 July 2004 (01.07.2004), entire document, especially Abstract, Fig 1-2, and para [0006]-[0083])	1-20
A	US 2003/0126071 A1 (Keyes et al.) 03 July 2003 (03.07.2003) entire document	1-20
A	US 2001/0029477 A1 (Freeman et al.) 11 October 2001 (11.10.2001) entire document	1-20
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