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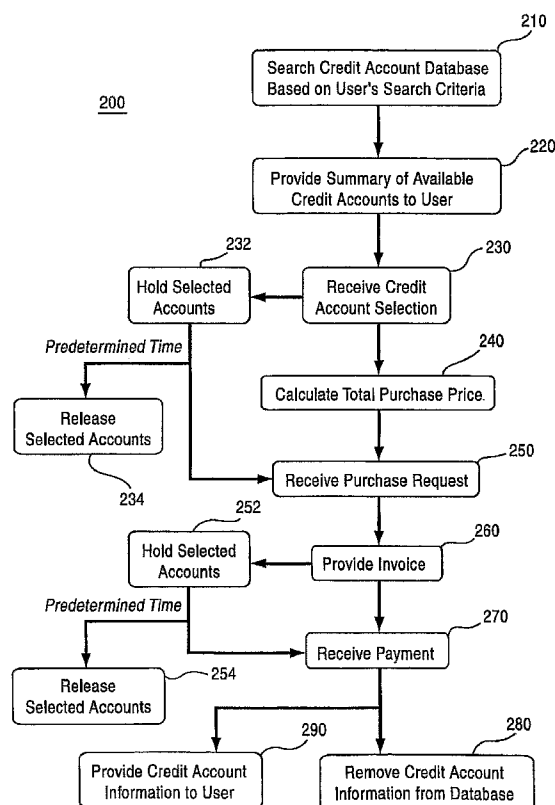
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[Continued on next page]

(54) Title: DEBT SALES SYSTEM AND METHOD



(57) Abstract: A system and method for transferring credit accounts over a network include steps and means for receiving search criteria from a user, searching a credit account database for available credit accounts based on the search criteria, providing results of the searching to the user, the results including a summary of available credit accounts and a purchase price for each available credit account, receiving a selection of at least one of the available credit accounts from the user, calculating a total purchase price for the selected at least one of the available credit accounts, receiving a purchase request from the user corresponding to the selected at least one of the available credit accounts, providing an invoice to the user for the total purchase price, receiving a payment from the user in response to the invoice; and in response to the received payment, removing the selected credit accounts from the credit account database.



RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

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INTERNATIONAL SEARCH REPORT

International application No.

PCT/US 06/31908

A. CLASSIFICATION OF SUBJECT MATTER

IPC(8): G06Q 50/00 (2007.01)

USPC: 705/38

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)

IPC(8): G06Q 50/00 (2007.01)

USPC: 705/38

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
USPC: 705/1, 35, 38; 700/1, 90

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

Electronic databases: USPTO WEST (PGPB, USPT, EPAB, JPAB); DIALOG PRO

Search Terms Used: selling or sale or buying or purchasing credit or loan or debt accounts, mortgage or insurance or equity, searching or storing database, transaction or payment or invoice, calculating or computing price, network or internet etc.

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 2002/0059131 A1 (Goodwin et al.) 16 May 2002 (16.05.2002) (abstract, figs. 2-4, and para [0014]-[0018], [0069]-[0085], [0115]-[0128], [0159]-[0166])	1-61
Y	US 2004/0181482 A1 (Yap) 16 September 2004 (16.09.2004) (abstract, figs. 2-3, and para [0005]-[0007], [0016]-[0019], [0030]-[0035])	1-61
A	US 2005/0080722 A1 (Kemper et al.) 14 April 2005 (14.04.2005)	1-61
A	US 5,995,947 A (Fraser et al.) 30 November 1999 (30.11.1999)	1-61

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