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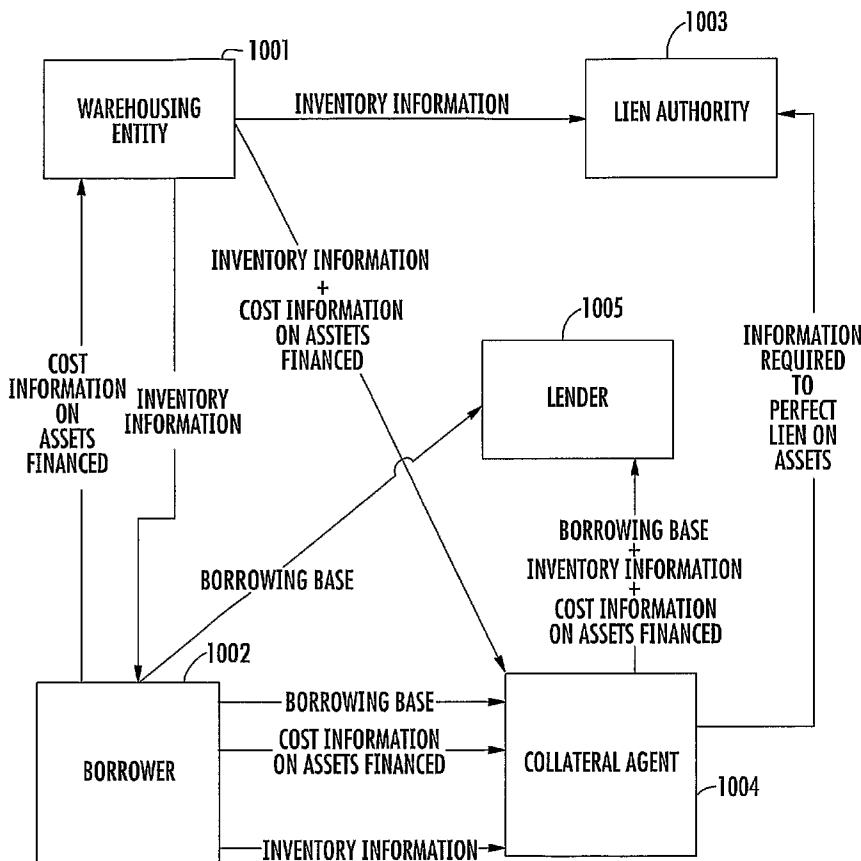
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(54) Title: SYSTEMS AND METHODS FOR INVENTORY FINANCING



(57) Abstract: Various embodiments of the present invention provide a system that enables lenders to provide more favorable financing arrangements to borrowers that are willing to use their warehoused inventory as collateral for the financing arrangement. In particular, the system provides a mechanism through which the lender can receive more information about and exercise a higher level of control over the warehoused inventory that secures a financing arrangement, which provides the lender with the security that the collateral will be accessible in the event of the borrower's default. For example, such information may include what is in the inventory, where the inventory is located, the quantities of each asset within the inventory, the value of each asset in the inventory, and whether the lender can access and liquidate the assets in the event the borrower defaults on the financing arrangement.

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INTERNATIONAL SEARCH REPORT

International application No.

PCT/US 06/27451

A. CLASSIFICATION OF SUBJECT MATTER

IPC(8) - G06Q 40/00 (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)

USPC: 705/38

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

USPC: 705/1, 28, 700/1, 90

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

WEST(USPAT, US PUB, EPO, JPO, DERWENT) DialogPRO(Engineering); Google management and system and assets and pledged and collateral and report, borrow, lend, inventory and factoring and report

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 6,850,908 B1 (Smith, II et al.) 1 February 2005 (01.02.2005), entire document, especially col 1, ln 15 col 4, ln 45	1-46
Y	US 2004/0064398 A1 (Browne et al.) 1 April 2004 (01.04.2004), para [0015], [0096]-[0097], claims 1 and 11	1-46
Y	US 2003/0172007 A1 (Helmolt et al.) 11 September 2003 (11.09.2003), para [0108]-[0134]	9-17, 29-41
A	US 6,167,385 A (Hartley-Urquhart) 26 December 2000 (26.12.2000), entire document.	1-46

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