

(19) World Intellectual Property Organization  
International Bureau



(43) International Publication Date  
5 October 2006 (05.10.2006)

PCT

(10) International Publication Number  
WO 2006/104680 A3

- (51) International Patent Classification:  
G06Q 40/00 (2006.01)
- (21) International Application Number:  
PCT/US2006/008993
- (22) International Filing Date: 8 March 2006 (08.03.2006)
- (25) Filing Language: English
- (26) Publication Language: English
- (30) Priority Data:  
11/093,119 29 March 2005 (29.03.2005) US
- (71) Applicant (for all designated States except US): **FIRST AMERICAN CORELOGIC, INC.** [US/US]; 4 First American Way, Santa Ana, CA 92707 (US).
- (72) Inventors; and
- (75) Inventors/Applicants (for US only): **GRABOSKE, Benjamin** [US/US]; 4 First American Way, Santa Ana, CA 92707 (US). **MARTIN, Vernon** [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).

- (81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KM, KN, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, LY, MA, MD, MG, MK, MN, MW, MX, MZ, NA, NG, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SM, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM, ZW.
- (84) Designated States (unless otherwise indicated, for every kind of regional protection available): ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IS, IT, LT, LU, LV, MC, NL, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

**Declaration under Rule 4.17:**

— as to applicant's entitlement to apply for and be granted a patent (Rule 4.17(ii))

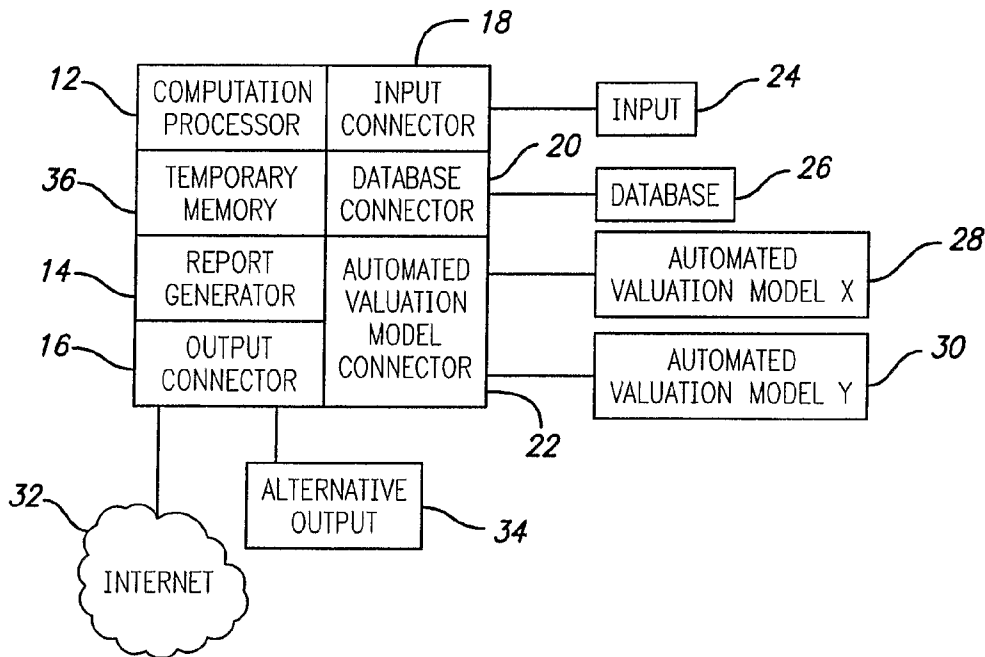
**Published:**

— with international search report

[Continued on next page]

(54) Title: METHOD AND APPARATUS FOR COMPUTING A LOAN QUALITY SCORE

LOAN QUALITY SCORING DATA STRUCTURE



(57) Abstract: A method of computing a loan quality score using user input data concerning a subject property and the proposed loan. The loan quality score is useful in determining the probability that fraud is involved in the property loan request being made to a lender.

WO 2006/104680 A3



**(88) Date of publication of the international search report:**

6 December 2007

*For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.*

## INTERNATIONAL SEARCH REPORT

International application No.

PCT/US 06/08993

## 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  
705/1, 35

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 not practicable to list terms, too many terms.

## C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X -- Y	US 2003/0093366 A1 (HALPER) 15 May 2003 (15.05.2003), entire document, especially Abstract and para [0002]-[0042]	1-4, 13-14 and 18-23 ----- 5-12, 15-17, 24-25
Y	US 2002/0065739 A1 (FLORANCE et al) 30 May 2002 (30.05.2002), para [0031]-[0035], [0016]-[0019], [0042], [0050], [0112], [0134]).	5-12 and 15
Y	US 2004/0220784 A1 (STEPHENSON et al) 29 April 2003(29.04.2003), (Abstract, para [0015], [0021], [0042]-[0051], [0064]-[0067]).	16, 17, 24 and 25

 Further documents are listed in the continuation of Box C. 

\* Special categories of cited documents:

"A" document defining the general state of the art which is not considered to be of particular relevance

"E" earlier application or patent but published on or after the international filing date

"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)

"O" document referring to an oral disclosure, use, exhibition or other means

"P" document published prior to the international filing date but later than the priority date claimed

"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention

"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone

"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art

"&amp;" document member of the same patent family

Date of the actual completion of the international search

19 June 2007 (19.06.2007)

Date of mailing of the international search report

**12 SEP 2007**

Name and mailing address of the ISA/US

Mail Stop PCT, Attn: ISA/US, Commissioner for Patents  
P.O. Box 1450, Alexandria, Virginia 22313-1450  
Facsimile No. 571-273-3201

Authorized officer:

Lee W. Young

PCT Helpdesk: 571-272-4300  
PCT OSP: 571-272-7774