

(19) World Intellectual Property Organization
International Bureau



(43) International Publication Date
16 August 2007 (16.08.2007)

PCT

(10) International Publication Number
WO 2007/092272 A3

- (51) International Patent Classification:
G06F 15/16 (2006.01)
- (21) International Application Number:
PCT/US2007/002816
- (22) International Filing Date: 2 February 2007 (02.02.2007)
- (25) Filing Language: English
- (26) Publication Language: English
- (30) Priority Data:
11/349,523 7 February 2006 (07.02.2006) US
- (71) Applicant (for all designated States except US): **GORDON * HOWARD ASSOCIATES, INC.** [US/US]; 2616 West Alamo Ave., Littleton, CO 80120 (US).
- (72) Inventors; and
- (75) Inventors/Applicants (for US only): **SCHWARZ, Stanley, G.** [US/US]; 4752 W. Aberdeen Pl., Littleton, CO 80123 (US). **MACHECA, Christopher, M.** [US/US]; 6938 S. Madison Way, Centennial, CO 80122 (US). **GLANCY, Michael** [US/US]; 2719 Southshire Road, Highlands Ranch, CO 80126 (US).
- (74) Agent: **RAUBVOGEL, Amir, H.**; 820 Lakeview Way, Redwood City, CA 94062 (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, GT, HN, HR, HU, ID, IL, IN, IS, JP, KE, KG, KM, KN, KP, KR, KZ, LA, LC, LK, LR, LS, LT, LU, LV, LY, MA, MD, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RS, RU, SC, SD, SE, SG, SK, SL, SM, SV, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM, ZW.

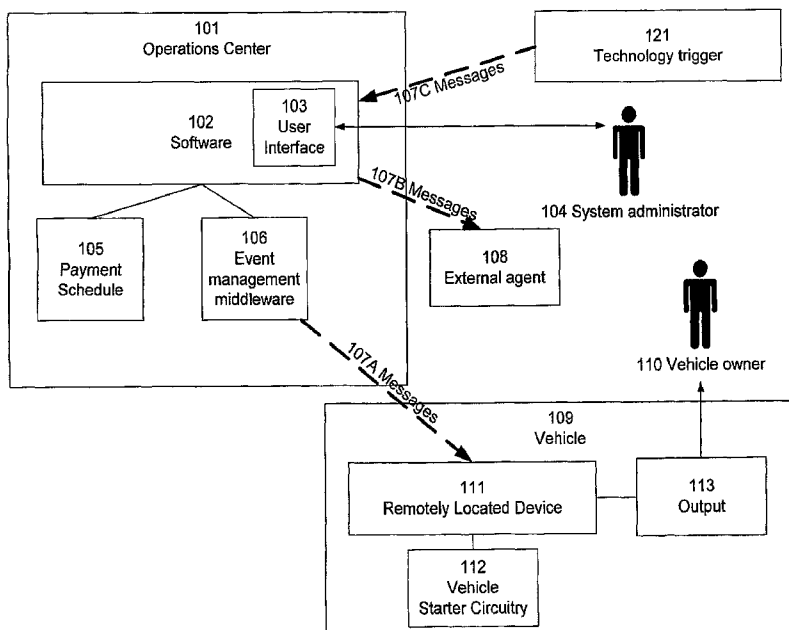
(84) Designated States (unless otherwise indicated, for every kind of regional protection available): ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IS, IT, LT, 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).

Published:
— with international search report
— before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments

(88) Date of publication of the international search report:
17 January 2008

[Continued on next page]

(54) Title: ENFORCING PAYMENT SCHEDULES



(57) Abstract: A payment schedule enforcement system and method cause various actions to be taken in response to nonpayment by the debtor. Such actions include remotely activating an alert message, disabling a vehicle or other product, or the like. Upon occurrence of a specified event, a message is sent to a remotely located device, such as one installed in a vehicle or other product. The remotely located device is configured so that it can disable the vehicle (for example by disabling the starter circuitry) upon receipt of the message from the operations center.

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INTERNATIONAL SEARCH REPORT

International application No.

PCT/US 07/02816

A. CLASSIFICATION OF SUBJECT MATTER

IPC(8) - G06F 15/16 (2007.10)

USPC - 709/203

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: 709/203Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
USPC: 715/ 740, 741, 744; 709/ 203, 207, 217, 240; 705/ 1, 35, 40; 701/ 1, 2, 36Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
Pub WEST (USPT, PGPB, EPAB, JPAB); Google Scholar
Search Terms Used: disable, repo, vehicle, payment, debt, borrow, event, deadline

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2004/0176978 A1 (SIMON et al.) 09 September 2004 (09.09.2004), para [0022]-[0047].	1-13, 17-20, 22-36, 38-41, 43-63, and 66-67
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Y		14-16, 21, 37, 42, and 64-65
Y	US 5,898,391 A (JEFFERIES et al.) 27 April 1999 (27.04.1999), col. 3, ln 6 - col. 4, ln 43.	15-16, 37, 42, and 64-65
Y	US 2004/0088345 A1 (ZELLNER et al.) 06 May 2004 (06.05.2004), para [0037]-[0040].	14 and 21
A	US 2003/0036823 A1 (MAHVI) 20 February 2003 (20.02.2003), entire document.	1-67
A	US 2001/0040503 A1 (BISHOP) 15 November 2001 (15.11.2001), entire document.	1-67

 Further documents are listed in the continuation of Box C.

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"&" document member of the same patent family

Date of the actual completion of the international search

25 October 2007 (25.10.2007)

Date of mailing of the international search report

29 NOV 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