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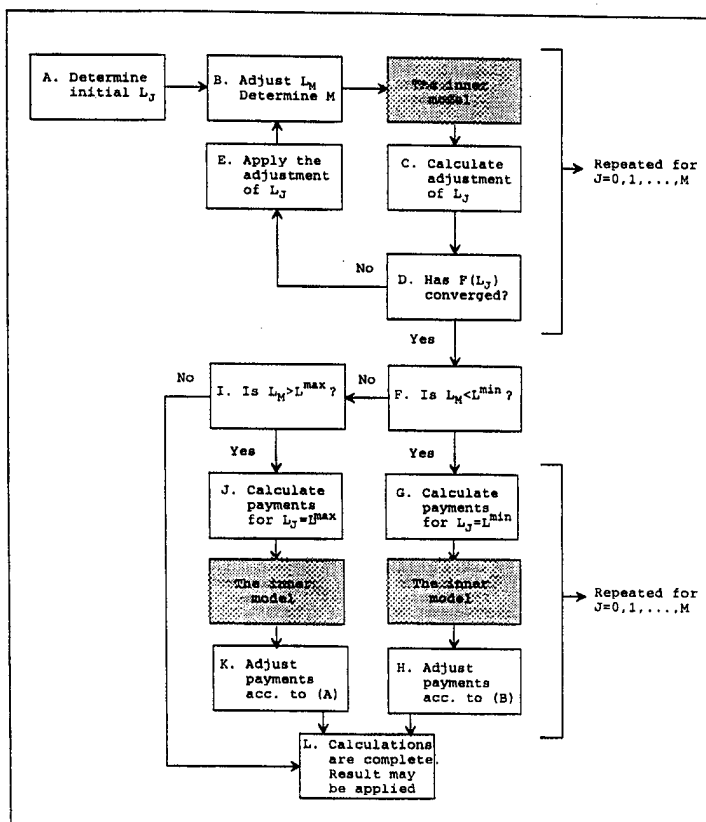
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(54) Title: METHOD AND DATA SYSTEM FOR DETERMINING FINANCIAL INSTRUMENTS FOR, AND TERM TO MATURITY OF, A LOAN

(57) Abstract

Method and data processing system for calculating the type, the number and the volume of financial instruments for funding a loan with equivalent proceeds to a debtor, the loan designed to be refinanced during its term to maturity. At the start of each period, the remaining term to maturity is determined such that debtor's payments during the total term to maturity of the loan are within a band defined by a set of maximum and minimum limits which can be fixed for each period, and such that the remaining term to maturity of the loan is within a band defined by a maximum and a minimum limit. If necessary, a rule for prioritization between the limits for the payments and the limits for the term to maturity is established.



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INTERNATIONAL SEARCH REPORT

International application No.

PCT/DK 98/00082

A. CLASSIFICATION OF SUBJECT MATTER

IPC6: G06F 17/60 // G06F 15/21, G06F 157:00

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)

IPC6: G06F

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

SE,DK,FI,NO classes as above

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

WPIL, DIALOG

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	WO 9622576 A1 (KING, DOUGLAS L.), 25 July 1996 (25.07.96), page 1 - page 18, figure 1, claims 1-2, abstract --	1-79
Y	Computers & industrial engineering/an international journal, Volume 11, 1986, Oh K. H., "When is a good time to refinance? Illustrating income property cases on the compute", page 114 - page 118, see the whole document --	1-79
A	WO 9618160 A1 (SHEPHERD, IAN, KENNETH), 13 June 1996 (13.06.96), page 1 - page 11, figure 8, claims 1,5, abstract --	1-79



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International application No.

PCT/DK 98/00082

C (Continuation). DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	WO 9312489 A1 (THE HARRISON COMPANY, INC.), 24 June 1993 (24.06.93), page 1 - page 6, figure 4, claims 1,9-11, abstract --	1-79
A	WO 9111772 A1 (INTAFORCE LIMITED), 8 August 1991 (08.08.91), abstract -- -----	1-79

INTERNATIONAL SEARCH REPORT

Information on patent family members

27/07/98

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PCT/DK 98/00082

Patent document cited in search report	Publication date	Patent family member(s)	Publication date
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