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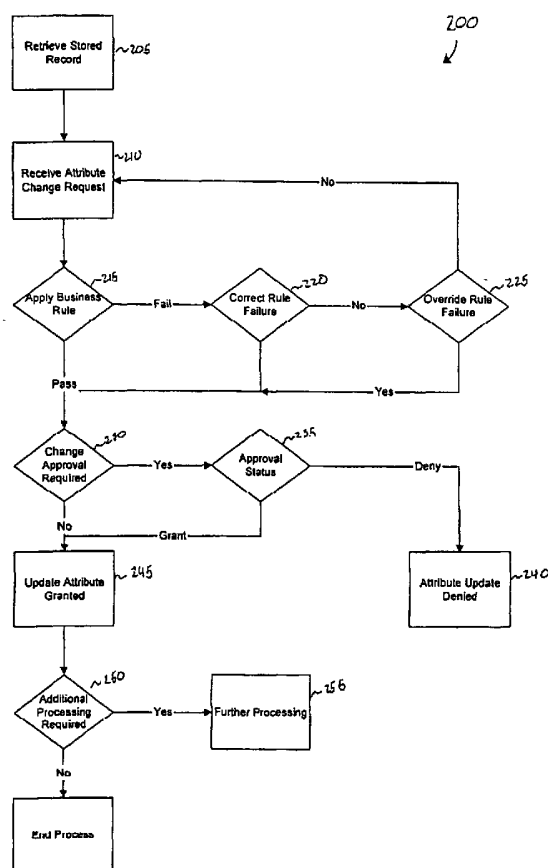
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[Continued on next page]

(54) Title: SYSTEM AND METHOD FOR MODIFYING ATTRIBUTE DATA OF FINANCIAL ASSETS



(57) Abstract: A processing system modifying attributes of a plurality of loans is described. The processing system includes an attribute change processor for receiving and implementing a proposed change (step 210) to an attribute of at least one of the plurality of loans and a loan pricing processor for generating a pricing value associated with the proposed change to the attribute of the at least one loan. The proposed change to the attribute is carried out by executing a series of decisions regarding business rules (steps 215, 220 and 225), approval process (steps 230 and 235) and further processing requirement (step 250).

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**Declarations under Rule 4.17:**

- *as to applicant's entitlement to apply for and be granted a patent (Rule 4.17(ii)) for the following designations 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, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, UZ, VC, VN, YU, ZA, ZM, ZW, ARIPO patent (BW, GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IT, LU, MC, NL, PT, RO, SE, SI, SK, TR), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG)*

- *as to the applicant's entitlement to claim the priority of the earlier application (Rule 4.17(iii)) for all designations*

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# INTERNATIONAL SEARCH REPORT

International application No.

PCT/US03/37098

## A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) : G06F 17/60  
US CL : 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)  
U.S. : 705/38

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched  
NONE

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)  
EAST (US PATENT AND PGPUB)

## C. DOCUMENTS CONSIDERED TO BE RELEVANT

| Category * | Citation of document, with indication, where appropriate, of the relevant passages       | Relevant to claim No. |
|------------|--|-----------------------|
| X          | US 2002/0161699 (OKAMOTO et al) 31 October 2002, Figures 15,16 and sections [0092]-[103] | 1-27                  |
| X          | US 6,438,526 A (DYKES et al) 20 August 2002, entire specification                        | 1-27                  |
| A          | US 5,699,527 A (DAVIDSON) 16 December 1997, entire document                              | 1-27                  |

☐ Further documents are listed in the continuation of Box C. ☐ See patent family annex.

|   |     |  |
|---|-----|--|
| * Special categories of cited documents:  | "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  |
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| "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) | "&" | document member of the same patent family  |
| "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  |     |  |

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## INTERNATIONAL SEARCH REPORT

PCT/US03/37098

### Continuation of Item 4 of the first sheet:

Title of the invention is too long. New title is:

SYSTEM AND METHOD FOR MODIFYING ATTRIBUTE DATA OF FINACIAL ASSETS

### BOX II. OBSERVATIONS WHERE UNITY OF INVENTION IS LACKING

This application contains the following inventions or groups of inventions which are not so linked as to form a single general inventive concept under PCT Rule 13.1. In order for all inventions to be examined, the appropriate additional examination fees must be paid.

Group I. Claims 1-5 are drawn to a system for modifying attributes of a plurality of loans which comprises an attribute change processor and a loan pricing processor.

Group II. Claims 6-16 and 17-27 are drawn to a method for maintaining attributes associated with a financial asset stored on a record in a data storage system which comprises receiving a search request to retrieve at least one record from the data storage system that satisfy the search request.

Group III: Claims 28-34 and 35-41 are drawn to a data processing system for processing loan information comprising at least a rules engine, the rules engine comprising a series of business rules, wherein the rules engine is activated by attribute change processing system to apply the business rules to the requests to modify the one or more attributes associated with the one or more of the plurality of loans.

Group IV: claims 42-48 are drawn a data processing system comprising acquisition logic which includes, commitment logic configured to permit a seller of the plurality of loans to enter into a commitment to sell the loans, pricing logic configured to determine selling prices from the plurality of loans and deal management logic configured to track terms of the seals entered into with the seller of the plurality of loans.

The inventions listed as Groups I through IV do not relate to a single general inventive concept under PCT Rule 13.1 because, under PCT Rule 13.2, they lack the same or corresponding special technical features for the following reasons:

In this case, the process as claimed in method of invention II recite an inventive concept different from invention I because invention II can be practiced by another materially different apparatus than that recited in I. For example, method recited in invention II would require a materially different apparatus which performs process of receiving a search request to retrieve at least one record from a data storage system that satisfy the search request, and displaying at least one attribute associated with at least one retrieved record. Similarly, it can be shown that the processes recited in invention I can be practiced by another materially different apparatus for example, one that comprises an attribute change processor and a loan pricing processor.

Likewise, it is asserted that the process as claimed in method of invention II can be practiced by another materially different apparatus than those recited in Groups III and IV because such apparatus would not require features of group III and group IV as described as above. On this basis Group II include a different inventive concept than that of inventions III and IV.

Therefore, it is asserted that each of inventions I, III and IV lack a common inventive concept with respect to the invention II but also lack a common inventive concept among themselves as inventions which can perform materially different process from each other and therefore.

Further evidence of lack of unity among Inventions I, III and IV is that they have separately utility. In the instant case, invention I has separate utility such as implementing a proposed change to attributes of loans and generating pricing value associated the proposed change. Invention III has separate utility such as activating a series of business rules by an

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attribute change processing system to apply business rules to requests to modify one or more attributes associated with a plurality of loans.

Invention III has separate utility such as commitment logic configured to permit a seller of the plurality of loans to enter into a commitment to sell the loans, pricing logic configured to determine selling prices from the plurality of loans and deal management logic configured to track terms of the seals entered into with the seller of the plurality of loans.