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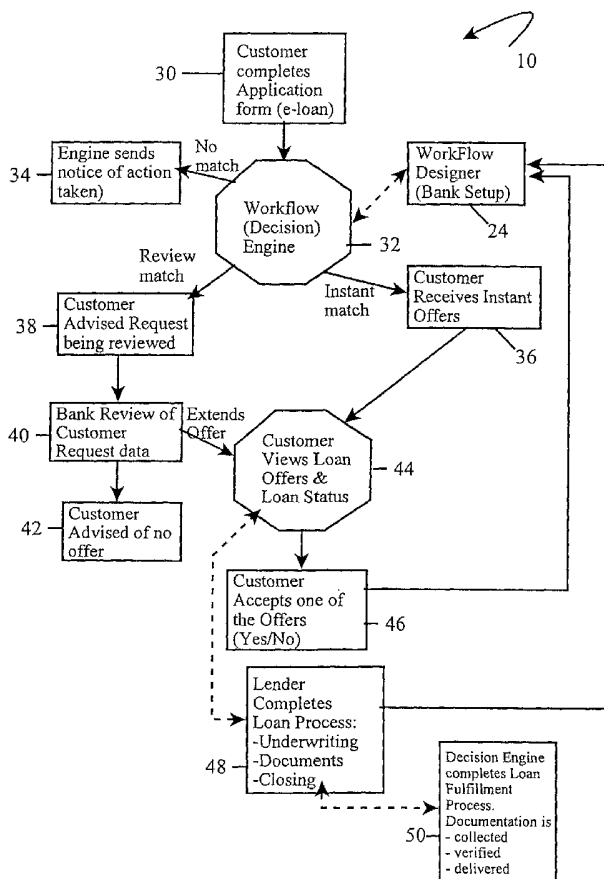
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[Continued on next page]

(54) Title: AUTOMATED LOAN PROCESSING SYSTEM AND METHOD



(57) Abstract: A workflow engine for rendering instant credit decisions includes a workflow designer (24), a web site interface, a database, checklists created by the workflow designer and associated with at least one loan offering, and a messaging system for brokering messages between a consumer and a lender. The workflow engine accepts web-based loan applications, processes the loan applications programmatically (38), and renders a loan decision within seconds. The workflow engine uses checklists to evaluate loan applications (96). Each checklist is associated with one loan offering and one lender. Multiple lenders offer multiple loan offerings through the system to compete for consumer/borrowers. The system evaluates loan applications and renders a programmatic loan decision without human intervention (100), subject to verification of the application data.

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INTERNATIONAL SEARCH REPORT

International application No.

PCT/US01/30940

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. : 705/1, 35, 38, 39, 42

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

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

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y,P	US 6,233,566 B1 (LEVINE et al) 15 May 2001 (15.05.2001), see entire document.	1-25
Y,E	US 6,385,594 B1 (LEBDA et al) 7 May 2002 (07.05.2002), see entire document.	1-25
Y,E	US 2001/0029482 A1 (TEALDI et al) 11 October 2001 (11.10.2001), see entire document.	1-25
Y,E	US 2002/0007341 A1 (LENT et al) 17 January 2002 (17.01.2002), see entire document.	1-25
X,E	US 2002/0040312 A1 (DHAR et al) 4 April 2002 (02.04.2002), see entire document.	1-25



Further documents are listed in the continuation of Box C.



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"A" document defining the general state of the art which is not considered to be of particular relevance	"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
"E" earlier application or patent published on or after the international filing date	"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
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"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	"&" document member of the same patent family

Date of the actual completion of the international search

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C. (Continuation) DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X,E	US 2002/0040339 A1 (DHAR et al) 4 April 2002 (02.04.2002), see entire document.	1-25
Y,E	US 2002/0052835 A1 (TOSCANO) 2 May 2002 (02.05.2002), see entire document.	1-25
Y,E	US 2002/0059137 A1 (FREEMAN et al) 16 May 2002 (16.05.2002), see entire document.	1-25

INTERNATIONAL SEARCH REPORT

International application No.

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Continuation of B. FIELDS SEARCHED Item 3:

Loan application, online application, credit, instant offers, automated, digital signature