

(19) **United States**

(12) **Patent Application Publication** (10) **Pub. No.: US 2001/0044766 A1**

**Keyes**

(43) **Pub. Date: Nov. 22, 2001**

(54) **METHODS AND SYSTEMS FOR MODELING USING CLASSIFICATION AND REGRESSION TREES**

**Publication Classification**

(51) **Int. Cl.<sup>7</sup> ..... G06F 17/60**  
 (52) **U.S. Cl. .... 705/36; 705/7**

(76) **Inventor: Tim K. Keyes, West Redding, CT (US)**

(57) **ABSTRACT**

Correspondence Address:  
**John S. Beulick**  
**Armstrong Teasdale LLP**  
**One Metropolitan Sq., Suite 2600**  
**St. Louis, MO 63102 (US)**

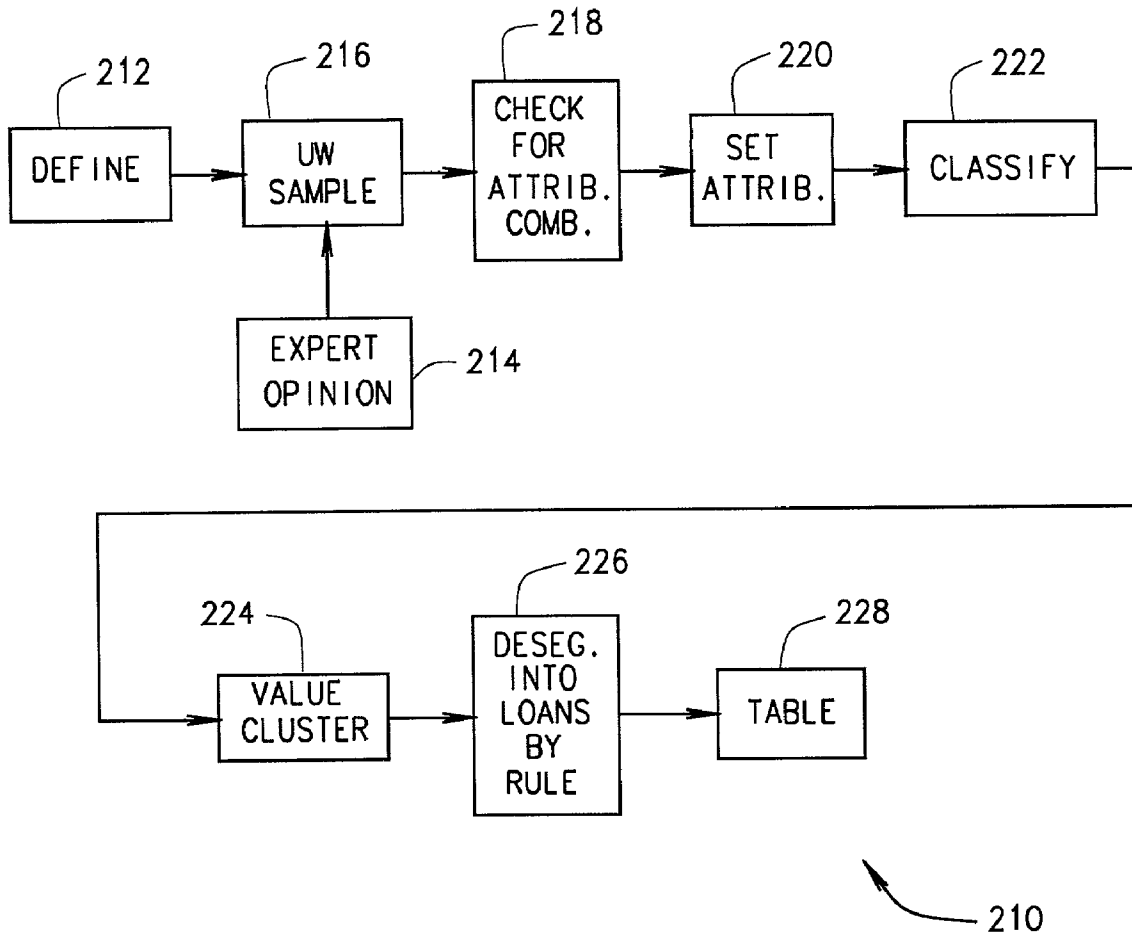
A method of valuation of large groups of assets using classification and regression trees is described. The method includes defining relevant portfolio segmentations, assessing performance of the classification and regression tree based model against a simple model and ranking all portfolio segments based upon performance of the models. Iterative and adaptive statistical evaluation of all assets and statistical inferences are used to generate the segmentations. The assets are collected into a database, grouped by credit variable, subdivided by ratings as to those variables and then rated individually. The assets are then regrouped and a collective valuation is established by cumulating individual valuations.

(21) **Appl. No.: 09/746,411**

(22) **Filed: Dec. 21, 2000**

**Related U.S. Application Data**

(63) **Non-provisional of provisional application No. 60/174,057, filed on Dec. 30, 1999.**



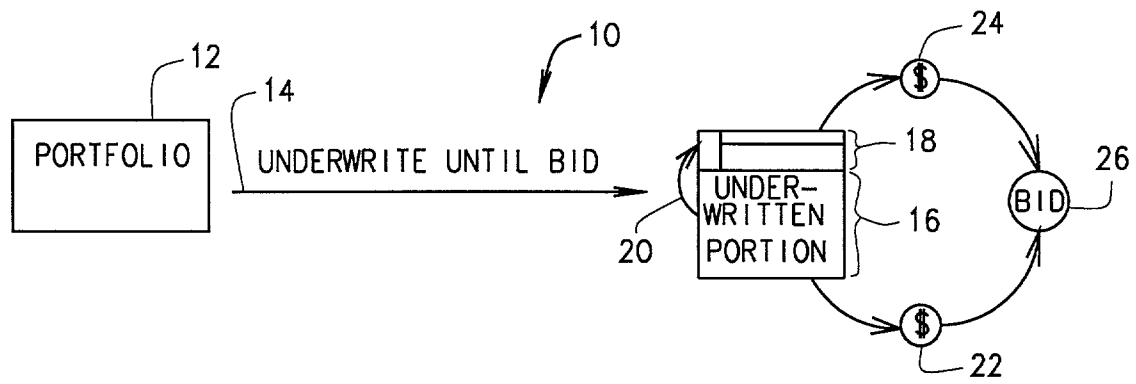


FIG. 1  
PRIOR ART

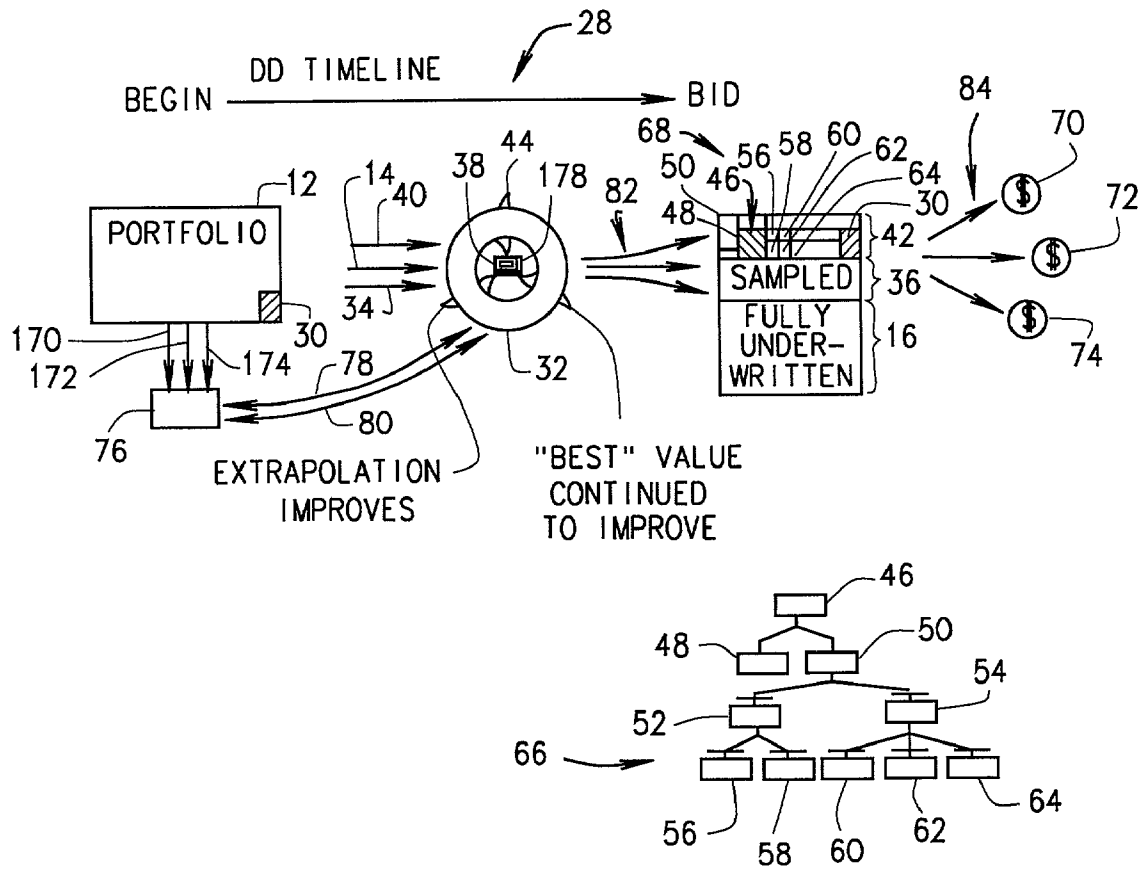


FIG. 2



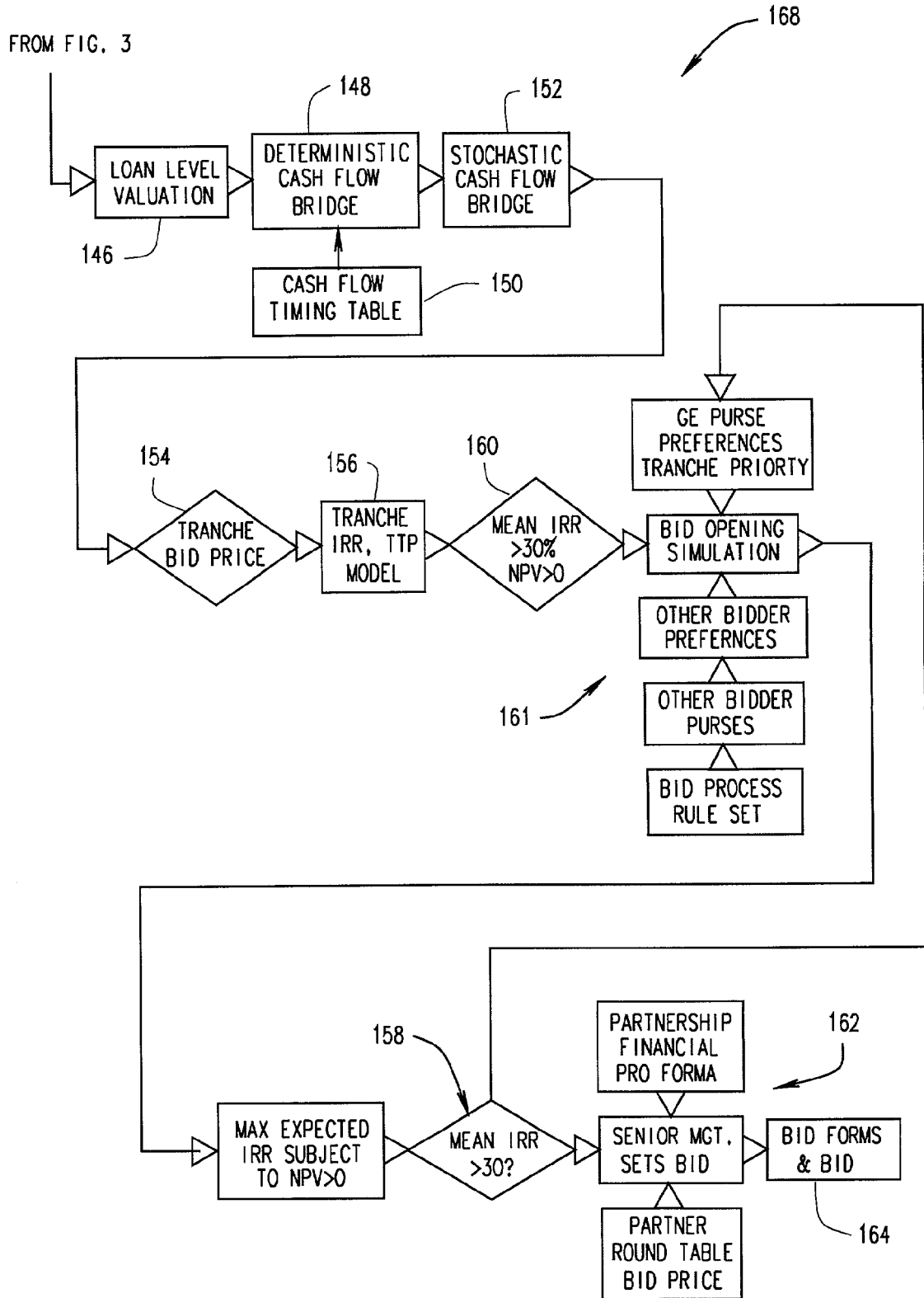


FIG. 4

# Explore Litigation Insights

Docket Alarm provides insights to develop a more informed litigation strategy and the peace of mind of knowing you're on top of things.

## Real-Time Litigation Alerts



Keep your litigation team up-to-date with **real-time alerts** and advanced team management tools built for the enterprise, all while greatly reducing PACER spend.

Our comprehensive service means we can handle Federal, State, and Administrative courts across the country.

## Advanced Docket Research



With over 230 million records, Docket Alarm's cloud-native docket research platform finds what other services can't. Coverage includes Federal, State, plus PTAB, TTAB, ITC and NLRB decisions, all in one place.

Identify arguments that have been successful in the past with full text, pinpoint searching. Link to case law cited within any court document via Fastcase.

## Analytics At Your Fingertips



Learn what happened the last time a particular judge, opposing counsel or company faced cases similar to yours.

Advanced out-of-the-box PTAB and TTAB analytics are always at your fingertips.

## API

Docket Alarm offers a powerful API (application programming interface) to developers that want to integrate case filings into their apps.

## LAW FIRMS

Build custom dashboards for your attorneys and clients with live data direct from the court.

Automate many repetitive legal tasks like conflict checks, document management, and marketing.

## FINANCIAL INSTITUTIONS

Litigation and bankruptcy checks for companies and debtors.

## E-DISCOVERY AND LEGAL VENDORS

Sync your system to PACER to automate legal marketing.