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possessed by the distinguished home, and wherein the constructed new geographically-specific home valuation model is applied to altered attributes. *(see at least col. 10, lines 20-50 disclosing attributes such as the area of a bathroom or bedroom; col. 12, lines 62-65 and col. 13, lines 1-20 that disclose the Fusion system that creates a new evaluation)*

Regarding claim 33:

Khedkar teaches that the method of claim 30 wherein adjustment of the obtained user input further includes identifying a scoring of the homes sold in the identified sales reflecting the relative level of similarity of the sold homes to the distinguished home, and wherein the constructed new geographically-specific home valuation model emphasizes the significance of the identified sales in a manner consistent with the identified scoring. *(see at least col. 10, lines 20-50 disclosing attributes such as the area of a bathroom or bedroom; col. 12, lines 62-65 and col. 13, lines 1-20 that disclose the Fusion system that creates a new evaluation)*

Regarding claim 34:

Khedkar teaches that the method of claim 30, further comprising:

among the identified recent sales of nearby homes regarded as similar to the distinguished home, determining an average selling price per square foot; *(see at least col. 10 lines 40-50 disclosing square footage)*

multiplying the determined average selling price per square foot by the floor area of the distinguished home to obtain an alternate valuation of the distinguished home; and

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before presenting the refined valuation of the distinguished home, blending into the refined valuation of the distinguished home the obtained alternate valuation. *(see at least col. 10 lines 40-50 disclosing square footage and col. 13, lines 1-20 disclosing the Fusion system that blends the valuations)*

Regarding claim 35:

Khedkar teaches/suggests that the method of claim 30 wherein the constructed new geographically-specific home valuation model also emphasizes the significance of sales of homes whose locations are determined to be near the location of the distinguished home. *(see fig. 6 disclosing distance from the house and col. 9 lines 30-55 explaining various attributes including distance)*

Regarding claim 36:

Khedkar teaches that the method of claim 35 further comprising determining that the location of a home recently sold is near the location of the distinguished home if it has the same zip code as the distinguished home. *(see fig. 6 disclosing distance from the house and col. 9 lines 30-55 explaining various attributes including distance)*

Regarding claim 37:

Khedkar teaches/suggests that the method of claim 35 further comprising determining that the location of a home recently sold is near the location of the distinguished home if it has the same neighborhood name as the distinguished home. *(see fig. 6 disclosing*

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distance from the house and col. 9 lines 30-55 explaining various attributes including distance)

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Kim to suggest all the features in the claim.

Regarding claim 38:

Khedkar teaches/suggests that the method of claim 30, further comprising:

accessing a floor area attribute of the distinguished home and the nearby homes whose recent sales were identified, and a selling price for each of the identified sales; *(see at least col. 8 lines 30-55 disclosing other properties)*

determining among the identified sales a selling price per square foot metric;

multiplying the obtained selling price per square foot metric by the floor area of the distinguished home to obtain a product; *(see at least col. 10 lines 40-50 disclosing square footage)*and

combining the product with the result to obtain the determined refined

valuation. *(see at least col. 9, lines 35-45; col. 10, lines 20-50 disclosing attributes such as the area of a bathroom or bedroom; col. 12, lines 62-65 and col. 13, lines 1-20 that disclose the Fusion system that creates a new evaluation)*

Regarding claim 39:

Khedkar teaches that the method of claim 35 further comprising determining that the location of a home recently sold is near the distinguished home if the location of the

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distance between it and the distinguished home is less than a threshold distance. (see *fig. 6 disclosing distance from the house*)

Regarding claim 40:

Khedkar teaches that the method of claim 15 wherein the automatic valuation of the distinguished home involves applying a geographically-specific home valuation model to attributes indicated by an external data source to be possessed by the distinguished home, (see at least col. 10, lines 20-50 disclosing attributes such as the area of a bathroom or bedroom; col. 12, lines 62-65 and col. 13, lines 1-20 that disclose the Fusion system that creates a new evaluation)

and wherein the adjustment of the obtained user input includes both (1) altering the home attributes indicated by an external data source to be possessed by the distinguished home and (2) adding a description of an improvement to the distinguished home, (see at least col. 10, lines 20-50 disclosing attributes such as the area of a bathroom or bedroom; col. 12, lines 62-65 and col. 13, lines 1-20 that disclose the Fusion system that creates a new evaluation)

the method further comprising detecting that the alteration of home attributes and the improvement description are both directed to adding a new feature to the distinguished home, (see at least col. 10, lines 20-50 disclosing attributes such as the area of a bathroom or bedroom; col. 12, lines 62-65 and col. 13, lines 1-20 that disclose the Fusion system that creates a new evaluation)

and wherein, in response to the detecting, the determined refined valuation is based at

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least in part on applying the geographically-specific home valuation model to the altered attributes, and is not based on the improvement description. *(see at least paragraphs 7-9)*

Regarding claim 41:

Khedkar teaches that one or more computer memories collectively containing a home valuation data structure, comprising:

information identifying a home; and

a valuation for the identified home automatically generated based on both

information about the identified home obtained from a public source and information

about the identified home obtained from an owner of the identified home,

such that the contents of the data structure may be used to determine the value of the

identified house. *(see at least col. 10, lines 20-50 disclosing attributes such as the area*

of a bathroom or bedroom; col. 12, lines 62-65 and col. 13, lines 1-20 that disclose the

Fusion system that creates a new evaluation)

Regarding claim 42:

Kim teaches/suggests that the computer memories of claim 41 wherein the data

structure is a display specification capable of causing a computing system to display the

identifying information and the valuation. *(see at least paragraphs Fig. 1, element 106*

and 108)

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Thus, it would have been obvious to try to one of ordinary skill in the art at the time of the invention to use modify Khedkar with Kim so as for the use of a computer to display.

Regarding claim 43:

Kim teaches/suggests that the computer memories of claim 41 wherein the data structure is a web page presenting the identifying information and the valuation. (see at least paragraphs Fig. 1, element 106 and 108)

Thus, it would have been obvious to try to one of ordinary skill in the art at the time of the invention to use modify Khedkar with Kim so as for the use of a web page.

3. Claims 11-12 are rejected under 35 U.S.C. 103(a) as being unpatentable over Khedkar in view of Kim and in further view of Clemens (US Pat. No. 7,567,262)

Regarding claim 11:

Clemens, not Khedkar teaches/suggests that the computer-readable medium of claim 8, the method further comprising displaying a map showing properties in a geographic region surrounding the distinguished property, and wherein the owner identifies the recent sales of nearby properties regarded by the owner as similar to the distinguished property by selecting them on the displayed map. (see at least Fig. 1 that discloses a map and pop balloon capability)

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to modify Khedkar with Clemens. Motivation to modify exists because a map is a common method of indicating properties in a geographic region.

Regarding claim 12:

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Kim, not Cheetham, teaches/suggests that the computer-readable medium of claim 8, the method further

comprising displaying a map showing properties in a geographic region surrounding the distinguished property, and wherein the owner identifies each recent sale of a nearby property regarded by the owner as similar to the distinguished property by selecting a control in a popup balloon associated with its location on the displayed map. *(see at least Fig. 1 that discloses a map and pop balloon capability)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to modify Khedkar with Clemens. Motivation to modify exists because a map is a common method of indicating properties in a geographic region.

4. Claim 19 is rejected under 35 U.S.C. 103(a) as being unpatentable over Khedkar in view of Kim and in further view of Ramamoorti (US Pat. Pub. No. 2005/0108084)

Regarding claim 19:

Ramamoorti teaches that the method of claim 18 wherein the geographically-specific home

valuation model is a forest of classification trees each constructed from information about recent sales of homes near the distinguished home. *(see at least paragraphs 18 and 34)*

Thus, it would have been obvious to try to one of ordinary skill in the art at the time of the invention to use valuation model with trees since it is a known method of modeling.

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5. Claim 20 is rejected under 35 U.S.C. 103(a) as being unpatentable over Khedkar in view of Kim and in further view of Eder (US pat. Pub. No. 2009/0043637)

Regarding claim 20:

Eder teaches that the method of claim 18 wherein the geographically-specific home valuation model is a linear regression model constructed from information about recent sales of homes near the distinguished home. (*see at least paragraph 158*)

Thus, it would have been obvious to try to one of ordinary skill in the art at the time of the invention to use valuation model with trees since it is a known method of modeling.

6. Claim 21-22 are rejected under 35 U.S.C. 103(a) as being unpatentable over Khedkar in view of Kim and in further view of Vladimir Svetnik article "Random Forest: A Classification and Regression Tool for Compound Classification and QSAR Modeling)

Regarding claim 21:

Svetnik teaches that the method of claim 18 wherein the geographically-specific home valuation model is a hybrid model, utilizing both a forest of classification trees and a linear regression-derived function, both constructed from information about recent sales of home near the distinguished home. (*see at least abstract, page 1947 – Introduction*)

Thus, it would have been obvious to try to one of ordinary skill in the art at the time of the invention to use Svetnik, since Svetnik teaches evaluating values for predictive modeling.

Regarding claim 22:

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Khedkar teaches the value of recent homes sales. (*see at least col. 4 lines 1-25 disclosing weighting and col. 10, lines 20-55 disclosing homes with different evaluations*)

Svetnik, not Khedkar, teaches forest classification and linear regression. (*see at least abstract, page 1947 – Introduction*)

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Kim to suggest all the features in the claim.

Conclusion

2. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. This includes Kim (US Pat. Pub. No. 2005/0154656).

Any inquiry concerning this communication or earlier communications from the examiner should be directed to ABDUL BASIT whose telephone number is 571-272-5506. The examiner can normally be reached on Flex.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on 571-272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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/ABDUL BASIT/

Examiner, Art Unit 3694

/James P Trammell/

Supervisory Patent Examiner, Art Unit 3694

Notice of References Cited	Application/Control No. 11/347,024	Applicant(s)/Patent Under Reexamination CHENG ET AL.	
	Examiner ABDUL BASIT	Art Unit 3694	Page 1 of 1

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
*	A	US-7,567,262	07-2009	Clemens et al.	345/632
*	B	US-2009/0043637	02-2009	Eder, Jeff Scott	705/10
*	C	US-2005/0108084	05-2005	Ramamoorti et al.	705/010
*	D	US-6,609,118	08-2003	Khedkar et al.	705/36R
	E	US-			
	F	US-			
	G	US-			
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	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			

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	N					
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	P					
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NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	Vladimir Svetnik et al, Random Forest: A Classification and Regression Tool for compound Classification and QSAR Modleing." J. Chem Info. Computer Science, 2003, Vol. 43, pages 1947-1958
	V	
	W	
	X	

*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.

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Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>				Complete if Known	
				Application Number	11/347,024-Conf. #1383
				Filing Date	February 3, 2006
				First Named Inventor	David Cheng
				Art Unit	3694
Examiner Name	A. Basit				
Attorney Docket Number	569208005US				
Sheet	1	of	2		

U.S. PATENT DOCUMENTS					
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		Number-Kind Code ² (if known)			
		US-7,461,265	12-02-2008	Ellmore	

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		Filing Date	February 3, 2006
		First Named Inventor	David Cheng
		Art Unit	3694
		Examiner Name	A. Basit
Sheet	2	of	2
		Attorney Docket Number	569208005US

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		Non-Final Office Action for U.S. Application No. 11/524,047, Mail Date 10/28/09, Examiner V. Cumarasegaran, 12 pages.	
		Final Office Action for U.S. Application No. 11/524,048, Mail Date 12/08/09, Examiner A. Basit, 12 pages.	

Examiner Signature	/Abdul Basit/	Date Considered	05/08/2010
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EAST Search History

EAST Search History (Prior Art)

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L2	28322	warning errors	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2010/05/08 15:18
L3	82	warning errors appraisal @ay< "2006"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2010/05/08 15:20
L4	34	warning errors appraisal map @ay< "2006"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2010/05/08 15:35
L5	1	warning errors appraisal map forest @ay< "2006"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2010/05/08 15:38
L6	26	valuation adj model tree @ay< "2006"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2010/05/08 16:17
L7	7	valuation adj model classification tree @ay< "2006"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2010/05/08 16:19
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L9	44274	linear regression @ay<"2006"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2010/05/08 16:20
L10	2398	linear adj regression property evaluation @ay<"2006"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2010/05/08 16:20
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L15	0	map popup adj balloon @ay<"2006"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2010/05/08 16:25
L16	4	map pop up adj balloon @ay<"2006"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2010/05/08 16:25

L17	0	linear adj regression adj raio @ay< "2006"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2010/05/08 16:29
L18	2	linear adj regression raio @ay< "2006"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2010/05/08 16:30
S1	1	("20040073508").PN.	US-PGPUB; USPAT; USOCR	OR	OFF	2009/12/03 20:37
S2	1	property adj evaluation recent adj sales linear regression	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2009/12/05 13:53
S3	0	property adj appraisal recent adj sales linear regression	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2009/12/05 13:54
S4	1	property adj appraisal recent adj sales linear regression	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2009/12/05 13:54
S5	13	property adj appraisal recent adj sales	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2009/12/05 13:54
S6	7	property adj appraisal recent adj sales error	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2009/12/05 14:03
S7	3	property adj appraisal recent adj sales regression	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2009/12/05 14:04

S8	7	property adj appraisal recent adj sales map	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2009/12/05 14:36
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				Examiner Name	A. Basit
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		US-7,461,265	12-02-2008	Ellmore	

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Sheet	2	of	2
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		Non-Final Office Action for U.S. Application No. 11/524,047, Mail Date 10/28/09, Examiner V. Cumarasegaran, 12 pages.	
		Final Office Action for U.S. Application No. 11/524,048, Mail Date 12/08/09, Examiner A. Basit, 12 pages.	

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Electronic Acknowledgement Receipt

EFS ID:	6746164
Application Number:	11347024
International Application Number:	
Confirmation Number:	1383
Title of Invention:	Automatically determining a current value for a real estate property, such as a home, that is tailored to input from a human user, such as its owner
First Named Inventor/Applicant Name:	David Cheng
Customer Number:	25096
Filer:	Christopher J. Daley-Watson/Erica Tollefson
Filer Authorized By:	Christopher J. Daley-Watson
Attorney Docket Number:	569208005US
Receipt Date:	04-JAN-2010
Filing Date:	03-FEB-2006
Time Stamp:	19:02:33
Application Type:	Utility under 35 USC 111(a)

Payment information:

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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		2010_01_04_IDS.PDF	165812 4d226f6f85ce685aa83aa4feaa656e1595c96073	yes	5

Multipart Description/PDF files in .zip description			
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	Transmittal Letter	1	3
	Information Disclosure Statement (IDS) Filed (SB/08)	4	5

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2	NPL Documents	8010USOA.pdf	476323 fcaa8e1b2b7536468fcd5db6725c87ebe4c4a5	no	12
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Warnings:

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If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.

Docket No.: 569208005US
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Cheng et al.

Application No.: 11/347,024

Confirmation No.: 1383

Filed: February 3, 2006

Art Unit: 3694

For: **AUTOMATICALLY DETERMINING A
CURRENT VALUE FOR A REAL ESTATE
PROPERTY, SUCH AS A HOME, THAT IS
TAILORED TO INPUT FROM A HUMAN
USER, SUCH AS ITS OWNER**

Examiner: A. Basit

THIRD SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT (IDS)

MS Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Pursuant to 37 CFR 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached PTO/SB/08. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Information Disclosure Statement is filed more than three months after the U.S. filing date, OR more than three months after the date of entry of the national stage of a PCT application, AND after the mailing date of the first Office Action on the merits, whichever occurs first, but before the mailing date of a Final Office Action or Notice of Allowance (37 CFR 1.97(c)).

I hereby certify, pursuant to 37 CFR 1.97(e)(2), that no item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application and, to my knowledge after making reasonable inquiry, no item of information contained in this Information Disclosure Statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of this Information Disclosure Statement.

In accordance with 37 CFR 1.98(a)(2)(ii), Applicant has not submitted copies of U.S. patents and U.S. patent applications. Applicant submits herewith copies of non-patent literature in accordance with 37 CFR 1.98(a)(2).

This Information Disclosure Statement is not to be construed as a representation that: (i) a search has been made; (ii) additional information that may be material to the examination of this application does not exist; (iii) the information, protocols, results and the like reported by third parties are accurate or enabling; or (iv) the cited information is, or is considered to be, material to patentability. In addition, applicant does not admit that any enclosed item of information constitutes prior art to the subject invention and specifically reserves the right to demonstrate that any such reference is not prior art.

It is submitted that the Information Disclosure Statement is in compliance with 37 CFR 1.98 and the Examiner is respectfully requested to consider the listed references.

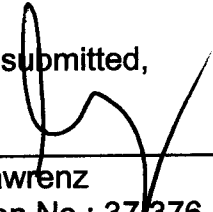
The Director is hereby authorized to charge any deficiency in the fees filed, asserted to be filed or which should have been filed herewith (or with any paper hereafter filed in this application by this firm) to our Deposit Account No. 50-0665, under Order No. 569208005US.

Application No.: 11/347,024

Docket No.: 569208005US

Dated: 1/4/10

Respectfully submitted,

By  _____

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Table with 5 columns: APPLICATION NO., FILING DATE, FIRST NAMED INVENTOR, ATTORNEY DOCKET NO., CONFIRMATION NO. Includes details for application 11/347,024 filed 02/03/2006 by David Cheng, attorney 569208005US, examiner BASIT, ABDUL, art unit 3694, notification date 12/10/2009, delivery mode ELECTRONIC.

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

patentprocurement@perkinscoie.com
skempe@perkinscoie.com

DETAILED ACTION

Claim Rejections - 35 USC § 103

1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

2. Claims 1-2, 5-14 are rejected under 35 U.S.C. 103(a) as being unpatentable over Cheetham (US Pat. No. 6,178,406).

Regarding claim 1:

Cheetham teaches/suggests a method in a computing system for automatically determining a

valuation for a subject home in response to input from an owner of the home, comprising:

presenting a display that includes an indication of a first valuation determined for the subject home and indications of attributes of the subject home used in the determination, the indicated valuation being determined by applying to the indicated attributes a geographically-specific home valuation model is based upon a plurality of homes near the subject home recently sold; (*see at least Figs. 1-3 and col. 2-4 generally*)

presenting a display that solicits input from the owner that updates one or more of the indicated attributes; (*see at least Figs. 1-3 and col. 2-4 generally*)

receiving first input from the owner that updates one or more of the indicated

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attributes; *(see at least Figs. 1-3 and col. 2-4 generally)*

applying the geographically-specific home valuation model to attributes of the subject home as updated by the first input to determine and display a second valuation for the subject home; *(see at least Figs. 1-3 and col. 2-4 generally)*

presenting a display that solicits input from the owner that identifies the type, cost, and timing of one or more home improvements performed on the subject home; *(see at least Figs. 1-3 and col. 2-4 generally)*

receiving second input from the owner that identifies the type, cost, and timing of one or more home improvements performed on the subject home; *(see at least Figs. 1-3 and col. 2-4 generally)*

using the second input to determine and display (a) a present value of the identified home improvements and (b) a third valuation that takes into account the present value of the identified home improvements; *(see at least Figs. 1-3 and col. 2-4 generally)*

presenting a display that solicits input from the owner that identifies other assets or liabilities of the subject home and the value attributed to them by the owner;

receiving third input from the owner that identifies other aspects of the subject home affecting its value and the value attributed to them by the owner; *(see at least Figs. 1-3 and col. 2-4 generally)*

determining a valuation adjustment corresponding to the identified aspects; *(see at least Figs. 1-3 and col. 2-4 generally)*

displaying a fourth valuation that takes into account the determined valuation adjustment corresponding to the identified aspects; *(see at least Figs. 1-3 and col. 2-4*

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generally)

presenting a display that solicits input from the owner that identifies homes near the subject home that the owner regards as similar to the subject home; *(see at least Figs. 1-3 and col. 2-4 generally)*

receiving fourth input from the owner that identifies homes near the subject home recently sold that the owner regards as similar to the subject home; *(see at least Figs. 1-3 and col. 2-4 generally)*

using the fourth input to generate a tailored geographically-specific home valuation model that (1) is based upon a plurality of homes near the subject home recently sold that is a superset of the homes identified by the fourth input, but (2) places special emphasis on the homes identified by the fourth input; *(see at least Figs. 1-3 and col. 2-4 generally)*

applying the tailored valuation model to the updated attributes of the subject home to obtain a fifth valuation of the subject home; *(see at least Figs. 1-3 and col. 2-4 generally)* and

displaying the fifth valuation based on the application of the tailored valuation model. *(see at least Figs. 1-3 and col. 2-4 generally)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Cheetham to suggest all the features in the claim.

Regarding claim 2:

Cheetham teaches/suggests a computer-readable medium whose contents cause a computing

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system to perform a method for procuring information about a distinguished property from its owner that is usable to refine an automatic valuation of the distinguished property, the method comprising:

displaying at least a portion of information about the distinguished property used in the automatic valuation of the distinguished property; *(see at least Figs. 1-3 and col. 2-4 generally)*

obtaining user input from the owner adjusting at least one aspect of information about the distinguished property used in the automatic valuation of the distinguished property; *(see at least Figs. 1-3 and col. 2-4 generally)* and

displaying to the owner a refined valuation of the distinguished property that is based on the adjustment of the obtained user input. *(see at least Figs. 1-3 and col. 2-4 generally)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Cheetham to suggest all the features in the claim.

Regarding claim 5:

Cheetham teaches/suggests that the computer-readable medium of claim 2 wherein the adjustment of the obtained user input includes altering property attributes used in the automatic valuation of the distinguished property, and wherein the displayed refined valuation is based at least in part on the altered property attributes. *(see at least Figs. 1-3 and col. 2-4 generally)*

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Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Cheetham to suggest all the features in the claim.

Regarding claim 6:

Cheetham teaches/suggests that the computer-readable medium of claim 2 wherein the adjustment of the obtained user input includes adding a description of an improvement to the distinguished property, and wherein the displayed refined valuation is based at least in part on a valuation of the described improvement. *(see at least Figs. 1-3 and col. 2-4 generally)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Cheetham to suggest all the features in the claim.

Regarding claim 7:

Cheetham teaches/suggests that the computer-readable medium of claim 2 wherein the adjustment of the obtained user input includes adding a description of an aspect of the distinguished property not considered by the automatic valuation of the distinguished property and an estimate by the owner of its value, and wherein the displayed refined valuation is based at least in part on the estimate of the value of the described aspect. *(see at least Figs. 1-3 and col. 2-4 generally)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Cheetham to suggest all the features in the claim.

Regarding claim 8:

Cheetham teaches/suggests that the computer-readable medium of claim 2 wherein the adjustment of the obtained user input includes identifying recent sales of nearby

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properties regarded by the owner as similar to the distinguished property, and wherein the displayed refined valuation is based at least in part on a repetition of the automatic valuation of the distinguished property in which the influence of the identified sales is magnified. *(see at least Figs. 1-3 and col. 2-4 generally)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Cheetham to suggest all the features in the claim.

Regarding claim 9:

Cheetham teaches/suggests that the computer-readable medium of claim 8 wherein the adjustment of the obtained user input further includes identifying a scoring of the properties sold in the identified sales reflecting the relative level of similarity of the sold properties to the distinguished property, and wherein the displayed refined valuation is based at least in part on a repetition of the automatic valuation of the distinguished property in which the influence of the identified sales is magnified in a manner consistent with the identified scores. *(see at least Figs. 1-3 and col. 2-4 generally)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Cheetham to suggest all the features in the claim.

Regarding claim 10:

Cheetham teaches/suggests that the computer-readable medium of claim 9 wherein the user input identifies a scoring of the properties sold in the identified sales reflecting the relative level of similarity of the sold properties to the distinguished property by specifying a ranked order for the identified sales. *(see at least Figs. 1-3 and col. 2-4 generally)*

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Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Cheetham to suggest all the features in the claim.

Regarding claim 13:

Cheetham teaches/suggests that the computer-readable medium of claim 8, the method further

comprising displaying a table comprising rows each containing textual information about a different one of a plurality of recent sales of nearby properties,

and wherein the owner identifies each recent sale of a nearby property regarded by the owner as similar to the distinguished property by interaction with the row containing information about the sale. *(see at least Figs. 1-3 and col. 2-4 generally)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Cheetham to suggest all the features in the claim.

Regarding claim 14:

Cheetham teaches/suggests that the computer-readable medium of claim 2 wherein the adjustment of the obtained user input includes identifying nearby properties regarded by the owner as similar to the distinguished property, and wherein the displayed refined valuation is based at least in part on a repetition of the automatic valuation of the distinguished property in which the influence of values for the identified sales properties is magnified. *(see at least Figs. 1-3 and col. 2-4 generally)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Cheetham to suggest all the features in the claim.

3. Claims 11-12 are rejected under 35 U.S.C. 103(a) as being unpatentable over Cheetham in view of Kim (US pat. Pub. No. 2005/154657)

Regarding claim 11:

Kim, not Cheetham teaches/suggests that the computer-readable medium of claim 8, the method further comprising displaying a map showing properties in a geographic region surrounding the distinguished property, and wherein the owner identifies the recent sales of nearby properties regarded by the owner as similar to the distinguished property by selecting them on the displayed map. *(see at least paragraphs 7-29)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to modify Cheetham with Kim. Motivation to modify exists because a map is a common method of indicating properties in a geographic region.

Regarding claim 12:

Kim, not Cheetham, teaches/suggests that the computer-readable medium of claim 8, the method further comprising displaying a map showing properties in a geographic region surrounding the distinguished property, and wherein the owner identifies each recent sale of a nearby property regarded by the owner as similar to the distinguished property by selecting a control in a popup balloon associated with its location on the displayed map. *(see at least paragraphs 7-29)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the

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invention to modify Cheetham with Kim. Motivation to modify exists because a map is a common method of indicating properties in a geographic region.

3. Claims 15-43 are rejected under 35 U.S.C. 103(a) as being unpatentable over Bradley (US pat. No. 7,289,965)

Regarding claim 15:

Bradley teaches/suggests a method in a computing system for refining an automatic valuation of a distinguished home based upon input from a user knowledgeable about the distinguished home, comprising:

obtaining user input adjusting at least one aspect of information about the distinguished home used in the automatic valuation of the distinguished home; (*see at least col. 1-3, 15 and 16*)

automatically determining a refined valuation of the distinguished home that is based on the adjustment of the obtained user input; (*see at least col. 1-3, 15 and 16*)and

presenting the refined valuation of the distinguished home. (*see at least col. 1-3, 15 and 16*)

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Bradley to suggest all the features in the claim.

Regarding claim 16:

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Bradley teaches/suggests that the method of claim 15 wherein the presenting involves displaying the refined valuation of the distinguished home to a user providing the user input. *(see at least col. 1-3, 15 and 16)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Bradley to suggest all the features in the claim.

Regarding claim 17:

Bradley teaches/suggests that the method of claim 15 wherein the presenting involves displaying the refined valuation of the distinguished home to a user other than the user providing the user input. *(see at least col. 1-3, 15 and 16)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Bradley to suggest all the features in the claim.

Regarding claim 18:

Bradley teaches/suggests that the method of claim 15 wherein the automatic valuation of the distinguished home involves applying a geographically-specific home valuation model to attributes indicated by an external data source to be possessed by the distinguished home, and wherein the adjustment of the obtained user input includes altering the home attributes indicated by an external data source to be possessed by the distinguished home, and wherein the determined refined valuation is based at least in part on

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applying the geographically-specific home valuation model to the altered attributes. (see at least col. 1-3, 15 and 16)

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Bradley to suggest all the features in the claim.

Regarding claim 19:

Bradley teaches/suggests that the method of claim 18 wherein the geographically-specific home

valuation model is a forest of classification trees each constructed from information about recent sales of homes near the distinguished home. (see at least col. 1-3, 15 and 16)

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Bradley to suggest all the features in the claim.

Regarding claim 20:

Bradley teaches/suggests that the method of claim 18 wherein the geographically-specific home

valuation model is a linear regression model constructed from information about recent sales of homes near the distinguished home. (see at least col. 1-3, 15 and 16)

Regarding claim 21:

Bradley teaches/suggests that the method of claim 18 wherein the geographically-specific home

valuation model is a hybrid model, utilizing both a forest of classification trees and a

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linear regression-derived function, both constructed from information about recent sales of home near the distinguished home. *(see at least col. 1-3, 15 and 16)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Bradley to suggest all the features in the claim.

Regarding claim 22:

Bradley teaches/suggests that the method of claim 21 wherein the refined valuation is determined by dividing by a first valuation of the distinguished home generated by the linear regression-derived function from the attributes indicated by the external data source to be possessed by the distinguished home a second valuation generated by the linear regression-derived function based upon the altered attributes to obtain a ratio, and wherein the ratio is multiplied by a valuation generated by the forest of classification trees based upon the home attributes indicated by the external data source to be possessed by the distinguished home. *(see at least col. 1-3, 15 and 16)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Bradley to suggest all the features in the claim.

Regarding claim 23:

Bradley teaches/suggests that the method of claim 21, further comprising weighting in the construction of the linear regression-derived function information about recent sales of individual homes near the distinguished home based upon the extents to which the sold home and the distinguished home are similar to high-value homes near the distinguished home. *(see at least col. 1-3, 15 and 16)*

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Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Bradley to suggest all the features in the claim.

Regarding claim 24:

Bradley teaches/suggests that the method of claim 21, further comprising weighting in the

construction of the linear regression-derived function information about recent sales of individual homes near the distinguished home based upon the degree of nearness of each of the sold homes to the distinguished home. *(see at least col. 1-3, 15 and 16)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Bradley to suggest all the features in the claim.

Regarding claim 25:

Bradley teaches/suggests that the method of claim 18 wherein the geographically-specific home

valuation model is constrained to consider only home attributes available for alteration by the user. *(see at least col. 1-3, 15 and 16)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Bradley to suggest all the features in the claim.

Regarding claim 26:

Bradley teaches/suggests that the method of claim 15 wherein the adjustment of the obtained user input includes adding a description of an improvement to the distinguished home, and wherein the determined refined valuation is based at least in part on a valuation of the described improvement. *(see at least col. 1-3, 15 and 16)*

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Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Bradley to suggest all the features in the claim.

Regarding claim 27:

Bradley teaches/suggests that the method of claim 26 wherein the added improvement description identifies an improvement type and a cost for the described improvement, further comprising determining the valuation of the described improvement by applying a localized improvement cost recovery rate for the identified improvement type to the identified cost. (*see at least col. 1-3, 15 and 16*)

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Bradley to suggest all the features in the claim.

Regarding claim 28:

Bradley teaches/suggests that the method of claim 26 wherein the added improvement description identifies an age of the described improvement and a cost for the described improvement, further comprising determining the valuation of the described improvement by applying a depreciation schedule to the identified age and cost. (*see at least col. 1-3, 15 and 16*)

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Bradley to suggest all the features in the claim.

Regarding claim 29:

Bradley teaches/suggests that the method of claim 15 wherein the adjustment of the obtained user input includes adding a description of an aspect of the distinguished home not considered by the automatic valuation of the distinguished home and an

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estimate by a user providing the user input of its value, and wherein the determined refined valuation is based at least in part on the estimate of the value of the described aspect. *(see at least col. 1-3, 15 and 16)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Bradley to suggest all the features in the claim.

Regarding claim 30:

Bradley teaches/suggests that the method of claim 15 wherein the automatic valuation of the distinguished home involves applying a geographically-specific home valuation model to attributes indicated by an external data source to be possessed by the distinguished home, and wherein the adjustment of the obtained user input includes identifying recent sales of nearby homes regarded as similar to the distinguished home, the method further comprising:

constructing a new geographically-specific home valuation model that emphasizes the significance of the identified sales; *(see at least col. 1-3, 15 and 16)* and applying the constructed new geographically-specific home valuation model to attributes of the distinguished home to obtain a result, and wherein the determined refined valuation is based at least in part on the obtained result. *(see at least col. 1-3, 15 and 16)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Bradley to suggest all the features in the claim.

Regarding claim 31:

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Bradley teaches/suggests that the method of claim 30 wherein the constructed new geographically- specific home valuation model is applied to attributes indicated by the external data source to be possessed by the distinguished home. *(see at least col. 1-3, 15 and 16)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Bradley to suggest all the features in the claim.

Regarding claim 32:

Bradley teaches/suggests that the method of claim 30 wherein the adjustment of the obtained user input further includes altering the home attributes indicated by the external data source to be possessed by the distinguished home, and wherein the constructed new geographically-specific home valuation model is applied to altered attributes. *(see at least col. 1-3, 15 and 16)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Bradley to suggest all the features in the claim.

Regarding claim 33:

Bradley teaches/suggests that the method of claim 30 wherein adjustment of the obtained user input further includes identifying a scoring of the homes sold in the identified sales reflecting the relative level of similarity of the sold homes to the distinguished home, and wherein the constructed new geographically-specific home valuation model emphasizes the significance of the identified sales in a manner consistent with the identified scoring. *(see at least col. 1-3, 15 and 16)*

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Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Bradley to suggest all the features in the claim.

Regarding claim 34:

Bradley teaches/suggests that the method of claim 30, further comprising:
among the identified recent sales of nearby homes regarded as similar to the distinguished home, determining an average selling price per square foot;
multiplying the determined average selling price per square foot by the floor area of the distinguished home to obtain an alternate valuation of the distinguished home; and
before presenting the refined valuation of the distinguished home, blending into the refined valuation of the distinguished home the obtained alternate valuation. *(see at least col. 1-3, 15 and 16)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Bradley to suggest all the features in the claim.

Regarding claim 35:

Bradley teaches/suggests that the method of claim 30 wherein the constructed new geographically-specific home valuation model also emphasizes the significance of sales of homes whose locations are determined to be near the location of the distinguished home. *(see at least col. 1-3, 15 and 16)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Bradley to suggest all the features in the claim.

Regarding claim 36:

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Bradley teaches/suggests that the method of claim 35 further comprising determining that the location of a home recently sold is near the location of the distinguished home if it has the same zip code as the distinguished home. *(see at least col. 1-3, 15 and 16)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Bradley to suggest all the features in the claim.

Regarding claim 37:

Bradley teaches/suggests that the method of claim 35 further comprising determining that the location of a home recently sold is near the location of the distinguished home if it has the same neighborhood name as the distinguished home. *(see at least col. 1-3, 15 and 16)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Bradley to suggest all the features in the claim.

Regarding claim 38:

Bradley teaches/suggests that the method of claim 30, further comprising:
accessing a floor area attribute of the distinguished home and the nearby homes whose recent sales were identified, and a selling price for each of the identified sales; *(see at least col. 1-3, 15 and 16)*

determining among the identified sales a selling price per square foot metric;
multiplying the obtained selling price per square foot metric by the floor area of the distinguished home to obtain a product; *(see at least col. 1-3, 15 and 16)* and
combining the product with the result to obtain the determined refined valuation. *(see at least col. 1-3, 15 and 16)*

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Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Bradley to suggest all the features in the claim.

Regarding claim 39:

Bradley teaches/suggests that the method of claim 35 further comprising determining that the location of a home recently sold is near the distinguished home if the location of the distance between it and the distinguished home is less than a threshold distance.

(see at least col. 1-3, 15 and 16)

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Bradley to suggest all the features in the claim.

Regarding claim 40:

Bradley teaches/suggests that the method of claim 15 wherein the automatic valuation of the

distinguished home involves applying a geographically-specific home valuation model to attributes indicated by an external data source to be possessed by the distinguished home, *(see at least col. 1-3, 15 and 16)*

and wherein the adjustment of the obtained user input includes both (1) altering the home attributes indicated by an external data source to be possessed by the distinguished home and (2) adding a description of an improvement to the distinguished home, *(see at least col. 1-3, 15 and 16)*

the method further comprising detecting that the alteration of home attributes and the improvement description are both directed to adding a new feature to the distinguished home, *(see at least col. 1-3, 15 and 16)*

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and wherein, in response to the detecting, the determined refined valuation is based at least in part on applying the geographically-specific home valuation model to the altered attributes, and is not based on the improvement description. (*see at least col. 1-3, 15 and 16*)

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Bradley to suggest all the features in the claim.

Regarding claim 41:

Bradley teaches/suggests that one or more computer memories collectively containing a home

valuation data structure, comprising:

information identifying a home; (*see at least col. 1-3, 15 and 16*)and

a valuation for the identified home automatically generated based on both

information about the identified home obtained from a public source and information

about the identified home obtained from an owner of the identified home,

such that the contents of the data structure may be used to determine the value of the

identified house. (*see at least col. 1-3, 15 and 16*)

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Bradley to suggest all the features in the claim.

Regarding claim 42:

Bradley teaches/suggests that the computer memories of claim 41 wherein the data structure is a display specification capable of causing a computing system to display the identifying information and the valuation. (*see at least col. 1-3, 15 and 16*)

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Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Bradley to suggest all the features in the claim.

Regarding claim 43:

Bradley teaches/suggests that the computer memories of claim 41 wherein the data structure is a web page presenting the identifying information and the valuation. (*see at least col. 1-3, 15 and 16*)

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Bradley to suggest all the features in the claim.

4. Alternatively claims 1-2, and 5-43 are rejected under 35 U.S.C. 103(a) as being unpatentable over Kim (US Pat. Pub. No. 2005/0154657)

Regarding claim 1:

Kim teaches/suggests a method in a computing system for automatically determining a valuation for a subject home in response to input from an owner of the home, comprising:

presenting a display that includes an indication of a first valuation determined for the subject home and indications of attributes of the subject home used in the determination, the indicated valuation being determined by applying to the indicated attributes a geographically-specific home valuation model is based upon a plurality of homes near the subject home recently sold; (*see at least paragraphs 7-29*)

presenting a display that solicits input from the owner that updates one or more of the

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indicated attributes; *(see at least paragraphs 7-29)*

receiving first input from the owner that updates one or more of the indicated

attributes; *(see at least paragraphs 7-29)*

applying the geographically-specific home valuation model to attributes of the subject

home as updated by the first input to determine and display a second valuation for the

subject home; *(see at least paragraphs 7-29)*

presenting a display that solicits input from the owner that identifies the type, cost, and

timing of one or more home improvements performed on the subject home; *(see at least*

paragraphs 7-29)

receiving second input from the owner that identifies the type, cost, and timing of one or

more home improvements performed on the subject home; *(see at least paragraphs 7-*

29)

using the second input to determine and display (a) a present value of the identified

home improvements and (b) a third valuation that takes into account the present value

of the identified home improvements; *(see at least paragraphs 7-29)*

presenting a display that solicits input from the owner that identifies other assets or

liabilities of the subject home and the value attributed to them by the owner;

receiving third input from the owner that identifies other aspects of the subject home

affecting its value and the value attributed to them by the owner; *(see at least*

paragraphs 7-29)

determining a valuation adjustment corresponding to the identified aspects; *(see at least*

paragraphs 7-29)

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displaying a fourth valuation that takes into account the determined valuation adjustment corresponding to the identified aspects; *(see at least paragraphs 7-29)*

presenting a display that solicits input from the owner that identifies homes near the subject home that the owner regards as similar to the subject home; *(see at least paragraphs 7-29)*

receiving fourth input from the owner that identifies homes near the subject home recently sold that the owner regards as similar to the subject home; *(see at least paragraphs 7-29)*

using the fourth input to generate a tailored geographically-specific home valuation model that (1) is based upon a plurality of homes near the subject home recently sold that is a superset of the homes identified by the fourth input, but (2) places special emphasis on the homes identified by the fourth input; *(see at least paragraphs 7-29)*

applying the tailored valuation model to the updated attributes of the subject home to obtain a fifth valuation of the subject home; *(see at least paragraphs 7-29)* and displaying the fifth valuation based on the application of the tailored valuation model. *(see at least paragraphs 7-29)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Kim to suggest all the features in the claim.

Regarding claim 2:

Kim teaches/suggests a computer-readable medium whose contents cause a computing

system to perform a method for procuring information about a distinguished property

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from its owner that is usable to refine an automatic valuation of the distinguished property, the method comprising:

displaying at least a portion of information about the distinguished property used in the automatic valuation of the distinguished property; *(see at least paragraphs 7-29)*

obtaining user input from the owner adjusting at least one aspect of information about the distinguished property used in the automatic valuation of the distinguished property; *(see at least paragraphs 7-29)* and

displaying to the owner a refined valuation of the distinguished property that is based on the adjustment of the obtained user input. *(see at least paragraphs 7-29)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Kim to suggest all the features in the claim.

Regarding claim 5:

Kim teaches/suggests that the computer-readable medium of claim 2 wherein the adjustment of the obtained user input includes altering property attributes used in the automatic valuation of the distinguished property, and wherein the displayed refined valuation is based at least in part on the altered property attributes. *(see at least paragraphs 7-29)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Kim to suggest all the features in the claim.

Regarding claim 6:

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Kim teaches/suggests that the computer-readable medium of claim 2 wherein the adjustment of the obtained user input includes adding a description of an improvement to the distinguished property, and wherein the displayed refined valuation is based at least in part on a valuation of the described improvement. (*see at least paragraphs 7-29*)

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Kim to suggest all the features in the claim.

Regarding claim 7:

Kim teaches/suggests that the computer-readable medium of claim 2 wherein the adjustment of the obtained user input includes adding a description of an aspect of the distinguished property not considered by the automatic valuation of the distinguished property and an estimate by the owner of its value, and wherein the displayed refined valuation is based at least in part on the estimate of the value of the described aspect. (*see at least paragraphs 7-29*)

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Kim to suggest all the features in the claim.

Regarding claim 8:

Kim teaches/suggests that the computer-readable medium of claim 2 wherein the adjustment of the obtained user input includes identifying recent sales of nearby properties regarded by the owner as similar to the distinguished property, and wherein the displayed refined valuation is based at least in part on a repetition of the automatic

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valuation of the distinguished property in which the influence of the identified sales is magnified. *(see at least paragraphs 7-29)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Kim to suggest all the features in the claim.

Regarding claim 9:

Kim teaches/suggests that the computer-readable medium of claim 8 wherein the adjustment of the obtained user input further includes identifying a scoring of the properties sold in the identified sales reflecting the relative level of similarity of the sold properties to the distinguished property, and wherein the displayed refined valuation is based at least in part on a repetition of the automatic valuation of the distinguished property in which the influence of the identified sales is magnified in a manner consistent with the identified scores. *(see at least paragraphs 7-29)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Kim to suggest all the features in the claim.

Regarding claim 10:

Kim teaches/suggests that the computer-readable medium of claim 9 wherein the user input identifies a scoring of the properties sold in the identified sales reflecting the relative level of similarity of the sold properties to the distinguished property by specifying a ranked order for the identified sales. *(see at least paragraphs 7-29)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Kim to suggest all the features in the claim.

Regarding claim 11:

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Kim teaches/suggests that the computer-readable medium of claim 8, the method further

comprising displaying a map showing properties in a geographic region surrounding the distinguished property, and wherein the owner identifies the recent sales of nearby properties regarded by the owner as similar to the distinguished property by selecting them on the displayed map. *(see at least paragraphs 7-29)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Kim to suggest all the features in the claim.

Regarding claim 12:

Kim teaches/suggests that the computer-readable medium of claim 8, the method further

comprising displaying a map showing properties in a geographic region surrounding the distinguished property, and wherein the owner identifies each recent sale of a nearby property regarded by the owner as similar to the distinguished property by selecting a control in a popup balloon associated with its location on the displayed map. *(see at least paragraphs 7-29)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Kim to suggest all the features in the claim.

Regarding claim 13:

Kim teaches/suggests that the computer-readable medium of claim 8, the method further

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comprising displaying a table comprising rows each containing textual information about a different one of a plurality of recent sales of nearby properties, and wherein the owner identifies each recent sale of a nearby property regarded by the owner as similar to the distinguished property by interaction with the row containing information about the sale. *(see at least paragraphs 7-29)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Kim to suggest all the features in the claim.

Regarding claim 14:

Kim teaches/suggests that the computer-readable medium of claim 2 wherein the adjustment of the obtained user input includes identifying nearby properties regarded by the owner as similar to the distinguished property, and wherein the displayed refined valuation is based at least in part on a repetition of the automatic valuation of the distinguished property in which the influence of values for the identified sales properties is magnified. *(see at least paragraphs 7-29)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Kim to suggest all the features in the claim.

Regarding claim 15:

Kim teaches/suggests a method in a computing system for refining an automatic valuation of a distinguished home based upon input from a user knowledgeable about the distinguished home, comprising:

obtaining user input adjusting at least one aspect of information about the distinguished

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home used in the automatic valuation of the distinguished home; (*see at least paragraphs 7-29*)

automatically determining a refined valuation of the distinguished home that is based on the adjustment of the obtained user input; (*see at least paragraphs 7-29*)and

presenting the refined valuation of the distinguished home. (*see at least paragraphs 7-29*)

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Kim to suggest all the features in the claim.

Regarding claim 16:

Kim teaches/suggests that the method of claim 15 wherein the presenting involves displaying the refined valuation of the distinguished home to a user providing the user input. (*see at least paragraphs 7-29*)

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Kim to suggest all the features in the claim.

Regarding claim 17:

Kim teaches/suggests that the method of claim 15 wherein the presenting involves displaying the refined valuation of the distinguished home to a user other than the user providing the user input. (*see at least paragraphs 7-29*)

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Kim to suggest all the features in the claim.

Regarding claim 18:

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Kim teaches/suggests that the method of claim 15 wherein the automatic valuation of the distinguished home involves applying a geographically-specific home valuation model to attributes indicated by an external data source to be possessed by the distinguished home, and wherein the adjustment of the obtained user input includes altering the home attributes indicated by an external data source to be possessed by the distinguished home, and wherein the determined refined valuation is based at least in part on applying the geographically-specific home valuation model to the altered attributes. *(see at least paragraphs 7-29)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Kim to suggest all the features in the claim.

Regarding claim 19:

Kim teaches/suggests that the method of claim 18 wherein the geographically-specific home valuation model is a forest of classification trees each constructed from information about recent sales of homes near the distinguished home. *(see at least paragraphs 7-29)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Kim to suggest all the features in the claim.

Regarding claim 20:

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Kim teaches/suggests that the method of claim 18 wherein the geographically-specific home

valuation model is a linear regression model constructed from information about recent sales of homes near the distinguished home. *(see at least paragraphs 7-29)*

Regarding claim 21:

Kim teaches/suggests that the method of claim 18 wherein the geographically-specific home

valuation model is a hybrid model, utilizing both a forest of classification trees and a linear regression-derived function, both constructed from information about recent sales of home near the distinguished home. *(see at least paragraphs 7-29)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Kim to suggest all the features in the claim.

Regarding claim 22:

Kim teaches/suggests that the method of claim 21 wherein the refined valuation is determined by dividing by a first valuation of the distinguished home generated by the linear regression- derived function from the attributes indicated by the external data source to be possessed by the distinguished home a second valuation generated by the linear regression-derived function based upon the altered attributes to obtain a ratio, and wherein the ratio is multiplied by a valuation generated by the forest of classification trees based upon the home attributes indicated by the external data source to be possessed by the distinguished home. *(see at least paragraphs 7-29)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the

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invention to use Kim to suggest all the features in the claim.

Regarding claim 23:

Kim teaches/suggests that the method of claim 21, further comprising weighting in the construction of the linear regression-derived function information about recent sales of individual homes near the distinguished home based upon the extents to which the sold home and the distinguished home are similar to high-value homes near the distinguished home. *(see at least paragraphs 7-29)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Kim to suggest all the features in the claim.

Regarding claim 24:

Kim teaches/suggests that the method of claim 21, further comprising weighting in the construction of the linear regression-derived function information about recent sales of individual homes near the distinguished home based upon the degree of nearness of each of the sold homes to the distinguished home. *(see at least paragraphs 7-29)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Kim to suggest all the features in the claim.

Regarding claim 25:

Kim teaches/suggests that the method of claim 18 wherein the geographically-specific home

valuation model is constrained to consider only home attributes available for alteration by the user. *(see at least paragraphs 7-29)*

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Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Kim to suggest all the features in the claim.

Regarding claim 26:

Kim teaches/suggests that the method of claim 15 wherein the adjustment of the obtained user input includes adding a description of an improvement to the distinguished home, and wherein the determined refined valuation is based at least in part on a valuation of the described improvement. *(see at least paragraphs 7-29)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Kim to suggest all the features in the claim.

Regarding claim 27:

Kim teaches/suggests that the method of claim 26 wherein the added improvement description identifies an improvement type and a cost for the described improvement, further comprising determining the valuation of the described improvement by applying a localized improvement cost recovery rate for the identified improvement type to the identified cost. *(see at least paragraphs 7-29)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Kim to suggest all the features in the claim.

Regarding claim 28:

Kim teaches/suggests that the method of claim 26 wherein the added improvement description identifies an age of the described improvement and a cost for the described improvement, further comprising determining the valuation of the described

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improvement by applying a depreciation schedule to the identified age and cost. (*see at least paragraphs 7-29*)

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Kim to suggest all the features in the claim.

Regarding claim 29:

Kim teaches/suggests that the method of claim 15 wherein the adjustment of the obtained user input includes adding a description of an aspect of the distinguished home not considered by the automatic valuation of the distinguished home and an estimate by a user providing the user input of its value, and wherein the determined refined valuation is based at least in part on the estimate of the value of the described aspect. (*see at least paragraphs 7-29*)

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Kim to suggest all the features in the claim.

Regarding claim 30:

Kim teaches/suggests that the method of claim 15 wherein the automatic valuation of the distinguished home involves applying a geographically-specific home valuation model to attributes indicated by an external data source to be possessed by the distinguished home, and wherein the adjustment of the obtained user input includes identifying recent sales of nearby homes regarded as similar to the distinguished home, the method further comprising:

constructing a new geographically-specific home valuation model that emphasizes the

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significance of the identified sales; (*see at least paragraphs 7-29*) and applying the constructed new geographically-specific home valuation model to attributes of the distinguished home to obtain a result, and wherein the determined refined valuation is based at least in part on the obtained result. (*see at least paragraphs 7-29*) Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Kim to suggest all the features in the claim.

Regarding claim 31:

Kim teaches/suggests that the method of claim 30 wherein the constructed new geographically- specific home valuation model is applied to attributes indicated by the external data source to be possessed by the distinguished home. (*see at least paragraphs 7-29*)

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Kim to suggest all the features in the claim.

Regarding claim 32:

Kim teaches/suggests that the method of claim 30 wherein the adjustment of the obtained user input further includes altering the home attributes indicated by the external data source to be possessed by the distinguished home, and wherein the constructed new geographically-specific home valuation model is applied to altered attributes. (*see at least paragraphs 7-29*)

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Kim to suggest all the features in the claim.

Regarding claim 33:

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Kim teaches/suggests that the method of claim 30 wherein adjustment of the obtained user input further includes identifying a scoring of the homes sold in the identified sales reflecting the relative level of similarity of the sold homes to the distinguished home, and wherein the constructed new geographically-specific home valuation model emphasizes the significance of the identified sales in a manner consistent with the identified scoring.

(see at least paragraphs 7-29)

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Kim to suggest all the features in the claim.

Regarding claim 34:

Kim teaches/suggests that the method of claim 30, further comprising:
among the identified recent sales of nearby homes regarded as similar to the distinguished home, determining an average selling price per square foot;
multiplying the determined average selling price per square foot by the floor area of the distinguished home to obtain an alternate valuation of the distinguished home; and
before presenting the refined valuation of the distinguished home, blending into the refined valuation of the distinguished home the obtained alternate valuation. *(see at*

least paragraphs 7-29)

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Kim to suggest all the features in the claim.

Regarding claim 35:

Kim teaches/suggests that the method of claim 30 wherein the constructed new geographically-specific home valuation model also emphasizes the significance of sales

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of homes whose locations are determined to be near the location of the distinguished home. *(see at least paragraphs 7-29)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Kim to suggest all the features in the claim.

Regarding claim 36:

Kim teaches/suggests that the method of claim 35 further comprising determining that the location of a home recently sold is near the location of the distinguished home if it has the same zip code as the distinguished home. *(see at least paragraphs 7-29)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Kim to suggest all the features in the claim.

Regarding claim 37:

Kim teaches/suggests that the method of claim 35 further comprising determining that the location of a home recently sold is near the location of the distinguished home if it has the same neighborhood name as the distinguished home. *(see at least paragraphs 7-29)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Kim to suggest all the features in the claim.

Regarding claim 38:

Kim teaches/suggests that the method of claim 30, further comprising:
accessing a floor area attribute of the distinguished home and the nearby homes whose recent sales were identified, and a selling price for each of the identified sales; *(see at least paragraphs 7-29)*

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determining among the identified sales a selling price per square foot metric; multiplying the obtained selling price per square foot metric by the floor area of the distinguished home to obtain a product; *(see at least paragraphs 7-29)* and combining the product with the result to obtain the determined refined valuation. *(see at least paragraphs 7-29)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Kim to suggest all the features in the claim.

Regarding claim 39:

Kim teaches/suggests that the method of claim 35 further comprising determining that the location of a home recently sold is near the distinguished home if the location of the distance between it and the distinguished home is less than a threshold distance. *(see at least paragraphs 7-29)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Kim to suggest all the features in the claim.

Regarding claim 40:

Kim teaches/suggests that the method of claim 15 wherein the automatic valuation of the distinguished home involves applying a geographically-specific home valuation model to attributes indicated by an external data source to be possessed by the distinguished home, *(see at least paragraphs 7-29)*

and wherein the adjustment of the obtained user input includes both (1) altering the home attributes indicated by an external data source to be possessed by the

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distinguished home and (2) adding a description of an improvement to the distinguished home, *(see at least paragraphs 7-29)*

the method further comprising detecting that the alteration of home attributes and the improvement description are both directed to adding a new feature to the distinguished home, *(see at least paragraphs 7-29)*

and wherein, in response to the detecting, the determined refined valuation is based at least in part on applying the geographically-specific home valuation model to the altered attributes, and is not based on the improvement description. *(see at least paragraphs 7-29)*

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Kim to suggest all the features in the claim.

Regarding claim 41:

Kim teaches/suggests that one or more computer memories collectively containing a home

valuation data structure, comprising:

information identifying a home; *(see at least paragraphs 7-29)*and

a valuation for the identified home automatically generated based on both

information about the identified home obtained from a public source and information about the identified home obtained from an owner of the identified home,

such that the contents of the data structure may be used to determine the value of the identified house. *(see at least paragraphs 7-29)*

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Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Kim to suggest all the features in the claim.

Regarding claim 42:

Kim teaches/suggests that the computer memories of claim 41 wherein the data structure is a display specification capable of causing a computing system to display the identifying information and the valuation. (*see at least paragraphs 7-29*)

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Kim to suggest all the features in the claim.

Regarding claim 43:

Kim teaches/suggests that the computer memories of claim 41 wherein the data structure is a web page presenting the identifying information and the valuation. (*see at least paragraphs 7-29*)

Thus, it would have been obvious to one of ordinary skill in the art at the time of the invention to use Kim to suggest all the features in the claim.

5. Claims 3-4 are rejected under 35 U.S.C. 103(a) as being unpatentable over Cheetham in view of Official Notice.

Regarding claim 3:

Official notice, not Cheetham, teaches that the computer-readable medium of claim 2, further comprising: determining whether any of the altered home attributes is an attribute not present among home sales used to construct the geographically-specific home valuation model; and if so, displaying a warning. It would have been obvious to

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one of ordinary skill in the art at the time of the invention to provide a warning in the event a data value was not correct.

Regarding claim 4:

Official notice, not Cheetham, teaches that the computer-readable medium of claim 2, further comprising: determining whether the refined valuation diverges from the automatic valuation by more than a threshold percentage; and if so, displaying a warning. It would have been obvious to one of ordinary skill in the art at the time of the invention to provide a warning in the event a data value was not correct.

7. Alternatively, claim 3-4 are rejected under 35 U.S.C. 103(a) as being unpatentable over Kim in view of Official Notice.

Regarding claim 3:

Official notice, not Kim, teaches that the computer-readable medium of claim 2, further comprising: determining whether any of the altered home attributes is an attribute not present among home sales used to construct the geographically-specific home valuation model; and if so, displaying a warning. It would have been obvious to one of ordinary skill in the art at the time of the invention to provide a warning in the event a data value was not correct.

Regarding claim 4:

Official notice, not Kim, teaches that the computer-readable medium of claim 2, further comprising: determining whether the refined valuation diverges from the automatic

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valuation by more than a threshold percentage; and
if so, displaying a warning. It would have been obvious to one of ordinary skill in the art at the time of the invention to provide a warning in the event a data value was not correct.

Conclusion

6. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. This includes Kim (US Pat. Pub. No. 2005/0154656).

Any inquiry concerning this communication or earlier communications from the examiner should be directed to ABDUL BASIT whose telephone number is 571-272-5506. The examiner can normally be reached on Flex.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on 571-272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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/James P Trammell/
Supervisory Patent Examiner, Art Unit 3694

Notice of References Cited	Application/Control No. 11/347,024	Applicant(s)/Patent Under Reexamination CHENG ET AL.	
	Examiner ABDUL BASIT	Art Unit 3694	Page 1 of 1

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*	Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
*	A US-7,289,965	10-2007	Bradley et al.	705/1
*	B US-2005/0154657	07-2005	Kim et al.	705/030
*	C US-6,178,406	01-2001	Cheetham et al.	705/10
	D US-			
	E US-			
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	H US-			
	I US-			
	J US-			
	K US-			
	L US-			
	M US-			

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*	Document Number Country Code-Number-Kind Code	Date MM-YYYY	Country	Name	Classification
	N				
	O				
	P				
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	R				
	S				
	T				

NON-PATENT DOCUMENTS

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	Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)				
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	V				
	W				
	X				

*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.

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Substitute for form 1449/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)				Application Number	11/347,024-Conf. #1383
				Filing Date	February 3, 2006
				First Named Inventor	David Cheng
				Art Unit	3694
				Examiner Name	A. Basit
Sheet	2	of	2	Attorney Docket Number	569208005US

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		Quinlan, Ross J., "C4.5: Programs for Machine Learning," Machine Learning, 1993, 302 pages, Morgan Kaufmann Publishers, San Francisco, CA, USA.	
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Examiner Signature	/Abdul Basit/	Date Considered	/Abdul Basit/
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Applicant's unique citation designation number (optional). ²Applicant is to place a check mark here if English language Translation is attached.

18W

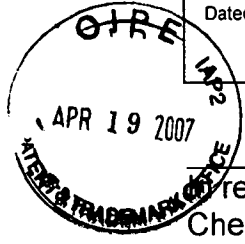
I hereby certify that this paper (along with any paper referred to as being attached or enclosed) is being deposited with the U.S. Postal Service on the date shown below with sufficient postage as First Class Mail, in an envelope addressed to: MS Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Dated: April 16, 2007

Signature:

Sandy Reisman
(Sandy Reisman)

Docket No.: 569208005US
(PATENT)



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Re Patent Application of:
Cheng et al.

Application No.: 11/347,024

Confirmation No.: 1383

Filed: February 3, 2006

Art Unit: 3691

For: AUTOMATICALLY DETERMINING A
CURRENT VALUE FOR A REAL ESTATE
PROPERTY, SUCH AS A HOME, THAT IS
TAILORED TO INPUT FROM A HUMAN
USER, SUCH AS ITS OWNER

Examiner: S. Karmis

INFORMATION DISCLOSURE STATEMENT (IDS)

MS Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Pursuant to 37 CFR 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached PTO/SB/08. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Information Disclosure Statement is filed before the mailing date of a first Office Action on the merits as far as is known to the undersigned (37 CFR 1.97(b)(3)).

In accordance with 37 CFR 1.98(a)(2)(ii), Applicant has not submitted copies of U.S. patents and U.S. patent applications. Applicant submits herewith copies of non-patent literature in accordance with 37 CFR 1.98(a)(2).

This Information Disclosure Statement is not to be construed as a representation that: (i) a search has been made; (ii) additional information that may be material to the examination of this application does not exist; (iii) the information, protocols, results and the like reported by third parties are accurate or enabling; or (iv) the cited information is, or is considered to be, material to patentability. In addition, applicant does not admit that any enclosed item of information constitutes prior art to the subject invention and specifically reserves the right to demonstrate that any such reference is not prior art.

It is submitted that the Information Disclosure Statement is in compliance with 37 CFR 1.98 and the Examiner is respectfully requested to consider the listed references.

The Director is hereby authorized to charge any deficiency in the fees filed, asserted to be filed or which should have been filed herewith (or with any paper hereafter filed in this application by this firm) to our Deposit Account No. 50-0665, under Order No. 569208005US.

Dated: April 16, 2007

Respectfully submitted,

By  _____

Steven D. Lawrenz

Registration No.: 87,376

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Seattle, Washington 98111-1247

(206) 359-8000

(206) 359-7198 (Fax)

Attorney for Applicant



Approved for use through 03/31/2007. OMB 0651-0031
 U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
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Substitute for form 1449/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>		Application Number	11/347,024-Conf. #1383
		Filing Date	February 3, 2006
		First Named Inventor	David Cheng
		Art Unit	3691
		Examiner Name	S. Karmis
		Attorney Docket Number	569208005US
Sheet	1	of	2

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
		US-20030212565	11-13-2003	Badali et al.	

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)				

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NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		Breiman, L., "Random Forests," Machine Learning, 45, pages 5-32, 2001, Kluwer Academic Publishers, The Netherlands.	
		http://www.ics.uci.edu/~mlearn/databases/housing/housing.names , 1 page [accessed 12/13/2005].	
		StatSoft, Inc., "Classification Trees," http://www.statsoft.com/textbook/stclatre.html , pages 1-20, ©1984-2003 [accessed 12/13/2005].	
		Breiman et al., "Random Forest," Classification Description, http://www.stat.berkeley.edu/users/breiman/RandomForests/cc_home.htm , pages 1-28 [accessed 12/13/2005].	
		Real-info.com, "What is an AVM," www.real-info.com/products_avm.asp? Internet Archive Date: October 30, 2005, 5 pages [accessed 3/21/2007].	
		RealEstateABC.com, see paragraph headed "How do I make the estimate more accurate?" www.realestateabc.com/home-values/ , Internet Archive Dated: April 5, 2006, 4 pages [accessed 3/20/2007].	
		STANDARD & POORS, "Guidelines for the use of Automated Valuation Models for U.K. RMBS Transactions," http://www.rics.org/NR/rdonlyres/8Fcd20c-7FAC-4549-86FB-3930CD0CBC05/0/StandardandPoorsReportonAVMs.pdf , Published Feb. 20, 2004, 4 pages.	
		www.r-project.org , "The R Project for Statistical Computing," http://web.archive.org/web/20060102073515/www.r-project.org/main.shtml , 1 page [internet archive date: 01/02/2006]	

Examiner Signature		Date Considered	
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56920-8005US/LEGAL 13154170.1

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		"Centre for Mathematical Sciences," Lund University, http://web.archive.org/web/20060101005103/http://www.maths.lth.se/ , 1 page [internet archive date: 01/01/2006].	
		"An Introduction to R," http://web.archive.org/web/20060118050840/http://cran.r-project.org/doc/manuals/R-intro.html , pages 1-105 [internet archive date: 01/18/2006].	
		www.cran.r-project.org, "The Comprehensive R Archive Network," http://web.archive.org/web/20050830073913/cran.r-project.org/banner.shtml , pages 1-2 [internet archive date: 08/30/2005].	

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¹Applicant's unique citation designation number (optional). ²Applicant is to place a check mark here if English language Translation is attached.

Examiner Signature	/Abdul Basit/	Date Considered	12/03/2009
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56920-8005USLEGAL 13154170.1

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /A.B./



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
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BIB DATA SHEET

CONFIRMATION NO. 1383

SERIAL NUMBER 11/347,024	FILING or 371(c) DATE 02/03/2006 RULE	CLASS 705	GROUP ART UNIT 3694	ATTORNEY DOCKET NO. 569208005US	
APPLICANTS David Cheng, Seattle, WA; Stan Humphries, Sammamish, WA; Kyusik Chung, Seattle, WA; Dong Xiang, Sammamish, WA; Jonathan Burstein, Seattle, WA; ** CONTINUING DATA ***** ** FOREIGN APPLICATIONS ***** ** IF REQUIRED, FOREIGN FILING LICENSE GRANTED ** ** SMALL ENTITY ** 03/04/2006					
Foreign Priority claimed <input type="checkbox"/> Yes <input type="checkbox"/> No 35 USC 119(a-d) conditions met <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Verified and Acknowledged <u>/ABDUL BASIT/</u> Examiner's Signature	<input type="checkbox"/> Met after Allowance Initials	STATE OR COUNTRY WA	SHEETS DRAWINGS 22	TOTAL CLAIMS 43	INDEPENDENT CLAIMS 4
ADDRESS PERKINS COIE LLP PATENT-SEA P.O. BOX 1247 SEATTLE, WA 98111-1247 UNITED STATES					
TITLE Automatically determining a current value for a real estate property, such as a home, that is tailored to input from a human user, such as its owner					
FILING FEE RECEIVED 1240	FEES: Authority has been given in Paper No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following:			<input type="checkbox"/> All Fees <input type="checkbox"/> 1.16 Fees (Filing) <input type="checkbox"/> 1.17 Fees (Processing Ext. of time) <input type="checkbox"/> 1.18 Fees (Issue) <input type="checkbox"/> Other _____ <input type="checkbox"/> Credit	

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				Application Number	11/347,024-Conf. #1383
				Filing Date	February 3, 2006
				First Named Inventor	David Cheng
				Art Unit	3694
				Examiner Name	A. Basit
Sheet	1	of	2	Attorney Docket Number	569208005US

U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Document Number		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)				
		US-20040073508		04-15-2004	Foster et al.	
		US-6,240,425		05-29-2001	Naughton	

FOREIGN PATENT DOCUMENTS							
Examiner Initials*	Cite No. ¹	Foreign Patent Document		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶
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Examiner Signature	Date Considered	
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				First Named Inventor	David Cheng	
				Art Unit	3694	
				Examiner Name	A. Basit	
Sheet	2	of	2	Attorney Docket Number	569208005US	

NON PATENT LITERATURE DOCUMENTS			
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		Non-Final Office Action for U.S. Application No. 11/524,048, Mail Date 04/29/09, Examiner A. Basit, 10 pages.	

Examiner Signature	/Abdul Basit/	Date Considered	12/03/2009
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EAST Search History

EAST Search History (Prior Art)

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L1	1	property adj evaluation recent adj sales linear regression	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2009/12/05 13:53
L2	0	property adj appraisal recent adj sales linear regression	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2009/12/05 13:54
L3	1	property adj appraisal recent adj sales linear regression	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2009/12/05 13:54
L4	13	property adj appraisal recent adj sales	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2009/12/05 13:54
L5	7	property adj appraisal recent adj sales error	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2009/12/05 14:03
L6	3	property adj appraisal recent adj sales regression	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2009/12/05 14:04
L7	7	property adj appraisal recent adj sales map	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2009/12/05 14:36

S1	1	("20040073508").PN.	US-PGPUB; USPAT; USOCR	OR	OFF	2009/12/03 20:37
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				Attorney Docket Number	569208005US
Sheet	1	of	2		

U.S. PATENT DOCUMENTS					
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		Number-Kind Code ² (if known)			
		US-11/927,623 Filed 10/29/2007		Humphries et al.	
		US-11/971,758 Filed 01/09/2008		Humphries et al.	
		US-20070185727	08-09-2007	Ma et al.	
		US-20070185906	08-09-2007	Humphries et al.	
		US-20080077458	03-27-2008	Andersen et al.	

FOREIGN PATENT DOCUMENTS						
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		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)				

Examiner Signature		Date Considered	
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		Quinlan, Ross J., "C4.5: Programs for Machine Learning," Machine Learning, 1993, 302 pages, Morgan Kaufmann Publishers, San Francisco, CA, USA.	
		Mobasher, B. "Classification Via Decision Trees in WEKA," DePaul University, Computer Science, Telecommunications, and Information Systems, ECT 584-Web Data Mining, 2005, http://maya.cs.depaul.edu/~classes/Ect584/WEKA/classify.html , 5 pages [internet accessed on 12/06/2007].	
		Bennett, Kristin P., "Support Vector Machines: Hype or Hallelujah?" SIGKDD Explorations, December, 2000, pgs. 1-12, volume 2, issue 2, ACM SIGKDD.	
		Hill, T. and Lewicki, P., "K-Nearest Neighbors," Statistics Methods and Applications, 2007, http://www.statsoft.com/textbook/stknn.html , [internet accessed on 12/6/2007].	

Examiner Signature	Date Considered	
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ARTIFACT SHEET

Enter artifact number below. Artifact number is application number + artifact type code (see list below) + sequential letter (A, B, C ...). The first artifact folder for an artifact type receives the letter A, the second B, etc.. Examples: 59123456PA, 59123456PB, 59123456ZA, 59123456ZB

11347024ZA

Indicate quantity of a single type of artifact received but not scanned. Create individual artifact folder/box and artifact number for each Artifact Type.

CD(s) containing:

computer program listing

Doc Code: Computer

pages of specification

and/or sequence listing

and/or table

Doc Code: Artifact

content unspecified or combined

Doc Code: Artifact

Artifact Type Code: P

Artifact Type Code: S

Artifact Type Code: U

Stapled Set(s) Color Documents or B/W Photographs

Doc Code: Artifact Artifact Type Code: C

Microfilm(s)

Doc Code: Artifact Artifact Type Code: F

Video tape(s)

Doc Code: Artifact Artifact Type Code: V

Model(s)

Doc Code: Artifact Artifact Type Code: M

Bound Document(s)

Doc Code: Artifact Artifact Type Code: B

Confidential Information Disclosure Statement or Other Documents marked Proprietary, Trade Secrets, Subject to Protective Order, Material Submitted under MPEP 724.02, etc.

Doc Code: Artifact Artifact Type Code X

1

Other, description: **BOOK**

Doc Code: Artifact Artifact Type Code: Z

March 8, 2004

0284

10/16/09

IFW



Docket No.: 569208005US
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Cheng et al.

Application No.: 11/347,024

Confirmation No.: 1383

Filed: February 3, 2006

Art Unit: 3694

For: AUTOMATICALLY DETERMINING A
CURRENT VALUE FOR A REAL ESTATE
PROPERTY, SUCH AS A HOME, THAT IS
TAILORED TO INPUT FROM A HUMAN
USER, SUCH AS ITS OWNER

Examiner: A. Basit

SECOND SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT (IDS)

MS Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Pursuant to 37 CFR 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached PTO/SB/08. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Information Disclosure Statement is filed before the mailing date of a first Office Action on the merits as far as is known to the undersigned (37 CFR 1.97(b)(3)).

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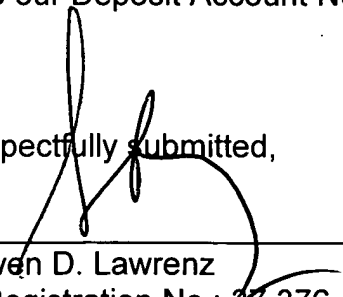
This Information Disclosure Statement is not to be construed as a representation that: (i) a search has been made; (ii) additional information that may be material to the examination of this application does not exist; (iii) the information, protocols, results and the like reported by third parties are accurate or enabling; or (iv) the cited information is, or is considered to be, material to patentability. In addition, applicant does not admit that any enclosed item of information constitutes prior art to the subject invention and specifically reserves the right to demonstrate that any such reference is not prior art.

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Dated: 10/14/09

Respectfully submitted,

By 
Steven D. Lawrenz
Registration No.: 37,376
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Seattle, Washington 98111-1247
(206) 359-8000
(206) 359-7198 (Fax)
Attorney for Applicant

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				First Named Inventor	David Cheng
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Sheet	1	of	2	Attorney Docket Number	569208005US

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		US-6,240,425	05-29-2001	Naughton	

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		Non-Final Office Action for U.S. Application No. 11/524,048, Mail Date 04/29/09, Examiner A. Basit, 10 pages.	

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Electronic Acknowledgement Receipt

EFS ID:	5285946
Application Number:	11347024
International Application Number:	
Confirmation Number:	1383
Title of Invention:	Automatically determining a current value for a real estate property, such as a home, that is tailored to input from a human user, such as its owner
First Named Inventor/Applicant Name:	David Cheng
Customer Number:	25096
Filer:	Christopher J. Daley-Watson/Sandy Reisman
Filer Authorized By:	Christopher J. Daley-Watson
Attorney Docket Number:	569208005US
Receipt Date:	06-MAY-2009
Filing Date:	03-FEB-2006
Time Stamp:	14:13:37
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		Zillow8005US-SupplDS.pdf	147192 <small>3e79def1fb8e0f7ce03c764200a8da1ebe777550</small>	yes	4

Multipart Description/PDF files in .zip description			
Document Description	Start	End	
Transmittal Letter	1	2	
Information Disclosure Statement (IDS) Filed (SB/08)	3	4	

Warnings:

Information:

2	NPL Documents	OA11524048.pdf	329992	no	10
			9c2b27d69233f8663a7bd3e1bf5198edd39a94f8		

Warnings:

Information:

Total Files Size (in bytes):	477184
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This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Cheng et al.

Application No.: 11/347,024

Confirmation No.: 1383

Filed: February 3, 2006

Art Unit: 3694

For: AUTOMATICALLY DETERMINING A
CURRENT VALUE FOR A REAL ESTATE
PROPERTY, SUCH AS A HOME, THAT IS
TAILORED TO INPUT FROM A HUMAN
USER, SUCH AS ITS OWNER

Examiner: A. Basit

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT (IDS)

MS Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Madam:

Pursuant to 37 CFR 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached PTO/SB/08. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Information Disclosure Statement is filed before the mailing date of a first Office Action on the merits as far as is known to the undersigned (37 CFR 1.97(b)(3)).

In accordance with 37 CFR 1.98(a)(2)(ii), Applicant has not submitted copies of U.S. patents and U.S. patent applications. Applicant submits herewith copies of non-patent literature in accordance with 37 CFR 1.98(a)(2).

This Information Disclosure Statement is not to be construed as a representation that: (i) a search has been made; (ii) additional information that may be material to the examination of this application does not exist; (iii) the information, protocols, results and the like reported by third parties are accurate or enabling; or (iv) the cited information is, or is considered to be, material to patentability. In addition, applicant does not admit that any enclosed item of information constitutes prior art to the subject invention and specifically reserves the right to demonstrate that any such reference is not prior art.

It is submitted that the Information Disclosure Statement is in compliance with 37 CFR 1.98 and the Examiner is respectfully requested to consider the listed references.

The Director is hereby authorized to charge any deficiency in the fees filed, asserted to be filed or which should have been filed herewith (or with any paper hereafter filed in this application by this firm) to our Deposit Account No. 50-0665, under Order No. 569208005US.

Dated: 5/6/09

Respectfully submitted,

By

Steven D. Lawrenz

Registration No.: 37,376

PERKINS COIE LLP

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APPLICATION NUMBER	FILING OR 371(c) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
11/347,024	02/03/2006	David Cheng	569208005US

CONFIRMATION NO. 1383

25096
PERKINS COIE LLP
PATENT-SEA
P.O. BOX 1247
SEATTLE, WA98111-1247

Title: Automatically determining a current value for a real estate property, such as a home, that is tailored to input from a human user, such as its owner

Publication No. US-2007-0198278-A1

Publication Date: 08/23/2007

NOTICE OF PUBLICATION OF APPLICATION

The above-identified application will be electronically published as a patent application publication pursuant to 37 CFR 1.211, et seq. The patent application publication number and publication date are set forth above.

The publication may be accessed through the USPTO's publicly available Searchable Databases via the Internet at www.uspto.gov. The direct link to access the publication is currently <http://www.uspto.gov/patft/>.

The publication process established by the Office does not provide for mailing a copy of the publication to applicant. A copy of the publication may be obtained from the Office upon payment of the appropriate fee set forth in 37 CFR 1.19(a)(1). Orders for copies of patent application publications are handled by the USPTO's Office of Public Records. The Office of Public Records can be reached by telephone at (703) 308-9726 or (800) 972-6382, by facsimile at (703) 305-8759, by mail addressed to the United States Patent and Trademark Office, Office of Public Records, Alexandria, VA 22313-1450 or via the Internet.

In addition, information on the status of the application, including the mailing date of Office actions and the dates of receipt of correspondence filed in the Office, may also be accessed via the Internet through the Patent Electronic Business Center at www.uspto.gov using the public side of the Patent Application Information and Retrieval (PAIR) system. The direct link to access this status information is currently <http://pair.uspto.gov/>. Prior to publication, such status information is confidential and may only be obtained by applicant using the private side of PAIR.

Further assistance in electronically accessing the publication, or about PAIR, is available by calling the Patent Electronic Business Center at 1-866-217-9197.

lfu

I hereby certify that this paper (along with any paper referred to as being attached or enclosed) is being deposited with the U.S. Postal Service on the date shown below with sufficient postage as First Class Mail, in an envelope addressed to: MS Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Dated: April 20, 2007 Signature: *Sandy Reisman*
 (Sandy Reisman)

Docket No.: 569208005US
 (PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
 Cheng et al.

Application No.: 11/347,024

Filed: February 3, 2006



Confirmation Number: 1383

Art Unit: 3691

Examiner: S. Karmis

For: AUTOMATICALLY DETERMINING A CURRENT VALUE FOR A REAL ESTATE PROPERTY, SUCH AS A HOME, THAT IS TAILORED TO INPUT FROM A HUMAN USER, SUCH AS ITS OWNER

SUBMISSION OF DRAWINGS

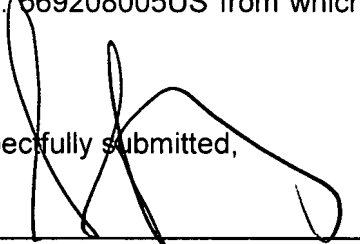
MS Amendment
 Commissioner for Patents
 P.O. Box 1450
 Alexandria, VA 22313-1450

Sir:

Submitted herewith is one set (twenty-one sheets, Figures 1-20) of drawings for filing in the above-identified patent application. Kindly substitute the enclosed drawings for the drawings submitted with the originally filed application.

Applicant believes no fee is due with this response. However, if a fee is due, please charge our Deposit Account No. 50-0665, under Order No. 569208005US from which the undersigned is authorized to draw.

Dated: April 20, 2007

Respectfully submitted,

 By _____
 Steven D. Lawrenz
 Registration No.: 37,376
 PERKINS COIE LLP
 P.O. Box 1247
 Seattle, Washington 98111-1247
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 (206) 359-7198 (Fax)
 Attorney for Applicant



REPLACEMENT SHEET

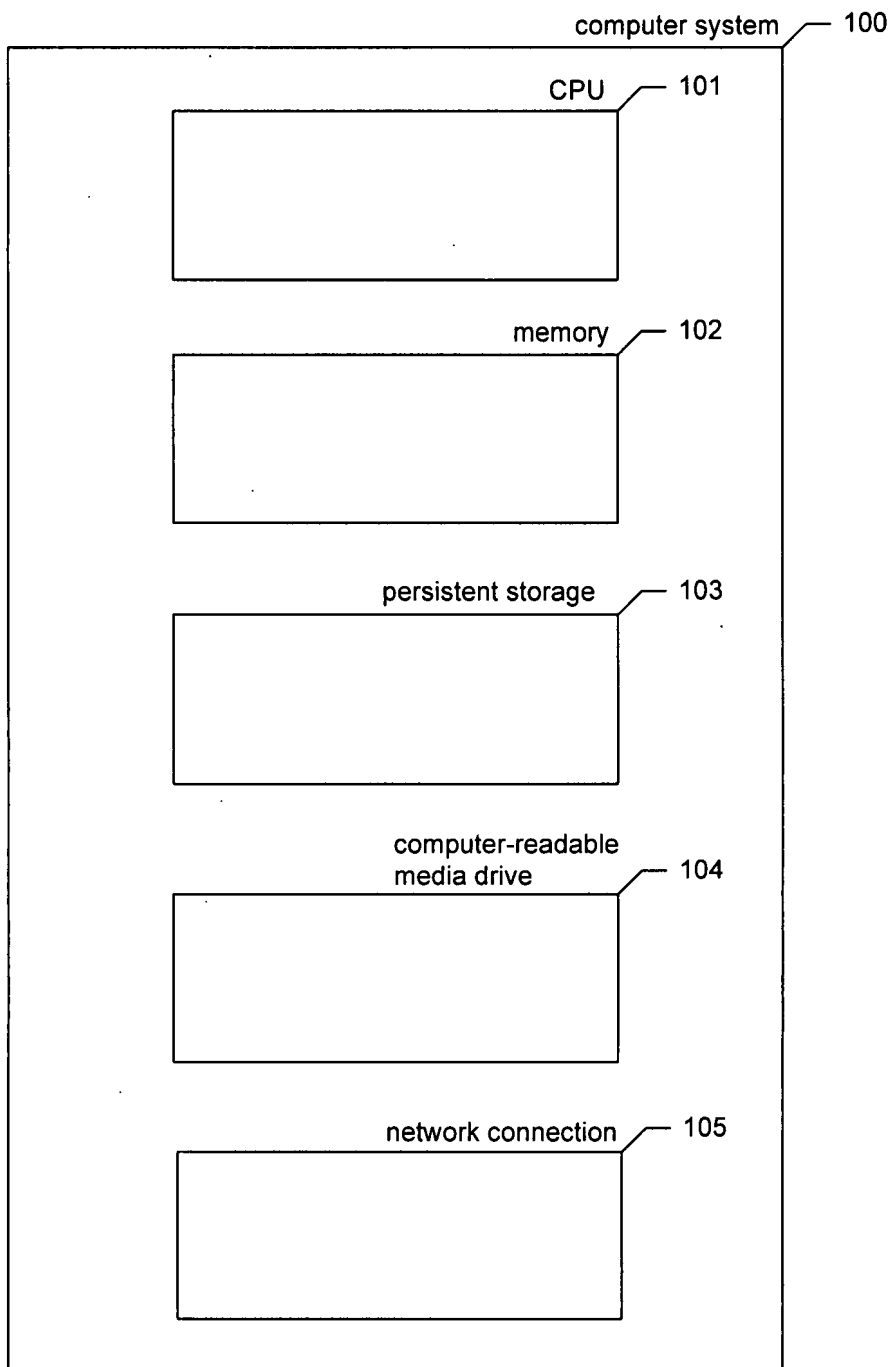


FIG. 1

REPLACEMENT SHEET

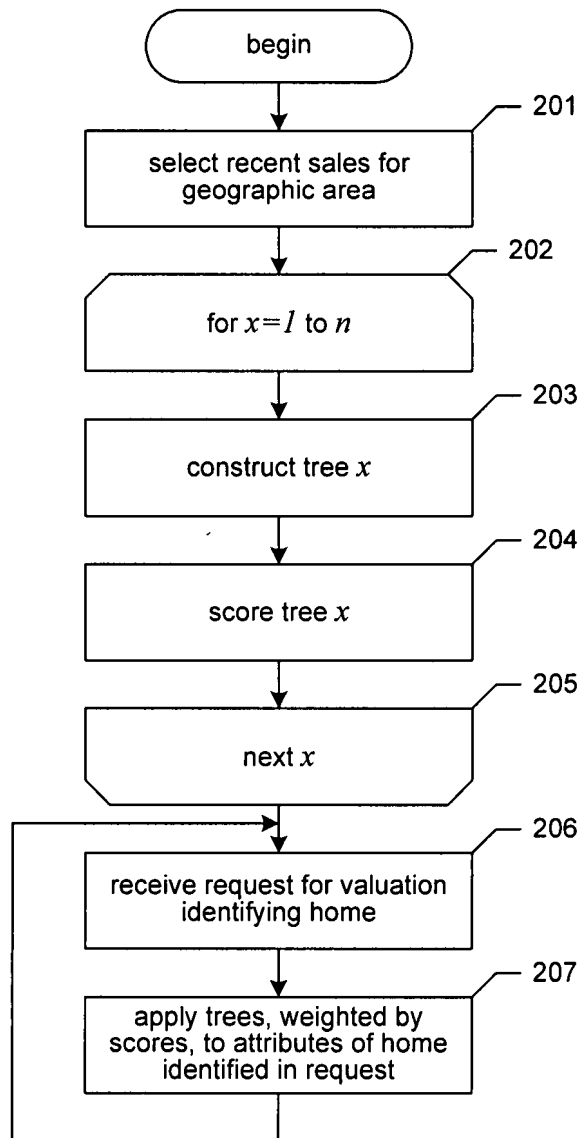


FIG. 2

REPLACEMENT SHEET

Henderson County recent sales table									
id	address	sq. ft.	bedrooms	bathrooms	floors	view	year	selling price	date
1	111 Main St., Hendricks, IL 62012	1850	4	2	2	no	1953	\$132,500	1/3/2005
2	96 Elm St., Hendricks, IL 62014	2220	6	2	3	no	1965	\$201,000	1/8/2005
3	140 Cottontail Rd., Baron, IL 62019	1375	3	1	1	no	1974	\$98,750	1/11/2005
4	6 Spratt Ln., Baron, IL 62019	1590	2	2	1	no	1973	\$106,500	1/14/2005
5	776 Fir St., Hendricks, IL 62014	2280	3	3	2	yes	1948	\$251,000	1/26/2005
6	111 Industry Ave., Fenton IL 62017	1950	2	2	1	no	1925	\$240,000	2/4/2005
7	105 Elm St., Hendricks, IL 62014	2180	5	2	3	yes	1940	\$230,000	2/4/2005
8	110 Muffet St., Baron, IL 62019	1675	4	2	1	no	1975	\$74,900	2/14/2005
9	156 Elm St., Hendricks, IL 62014	2400	6	3	2	yes	1938	\$253,500	2/15/2005
10	142 Cottontail Rd., Baron, IL 62019	1450	3	1	1	no	1966	\$102,000	2/18/2005
11	160 Prospect Blvd., Fenton IL 62017	1952	4	2	1	no	1920	\$230,000	2/20/2005
12	36 Spratt Ln., Baron, IL 62019	1475	4	2	1	no	1964	\$111,000	2/20/2005
13	118 Main St., Hendricks, IL 62012	2140	5	2	2	no	1935	\$211,000	2/21/2005
14	234 Cottontail Rd., Baron, IL 62019	1980	4	3	2	yes	1930	\$197,900	2/24/2005
15	677 Fir St., Hendricks, IL 62014	2320	5	3	2	yes	1927	\$238,000	2/28/2005

FIG. 3

REPLACEMENT SHEET

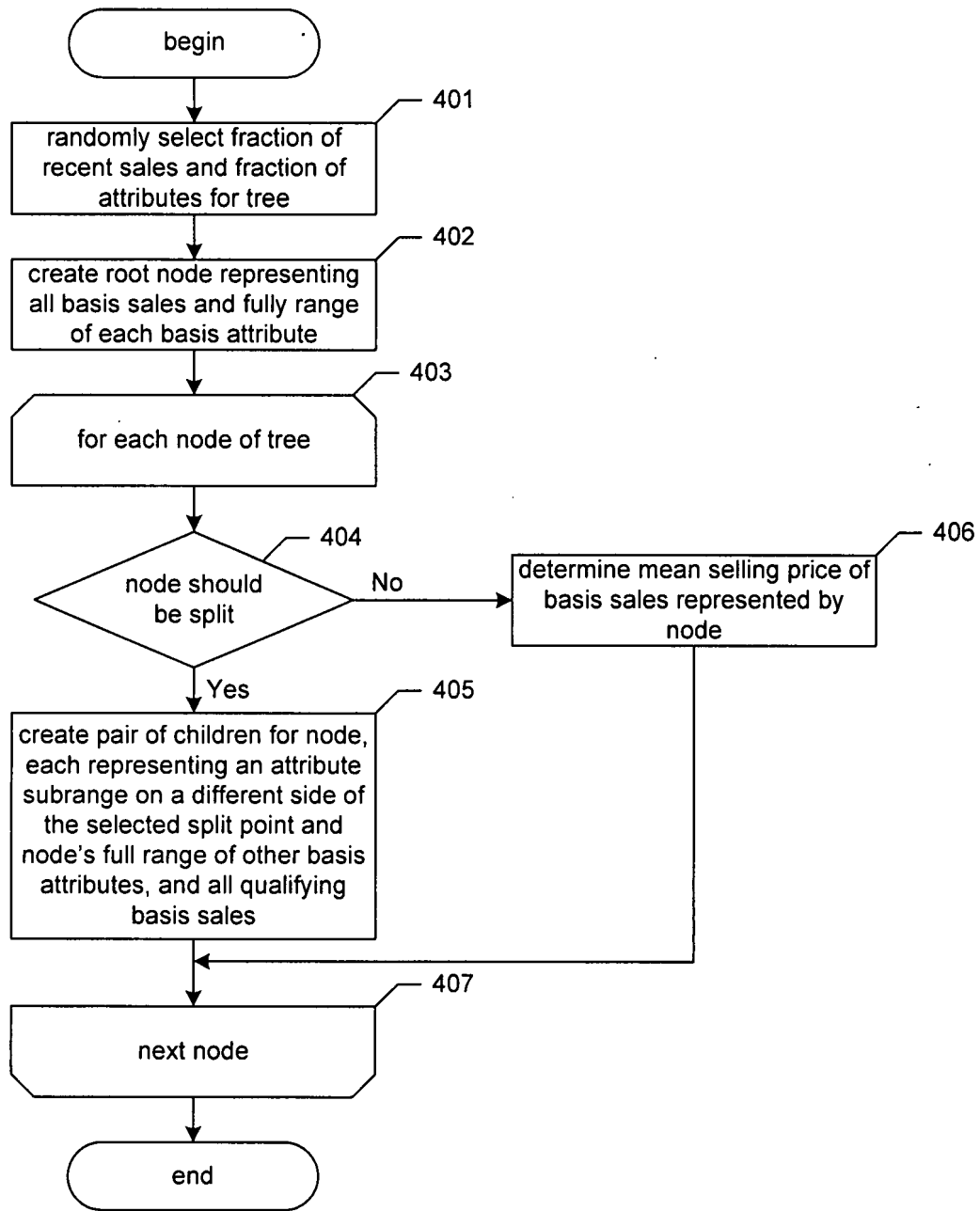


FIG. 4A

REPLACEMENT SHEET

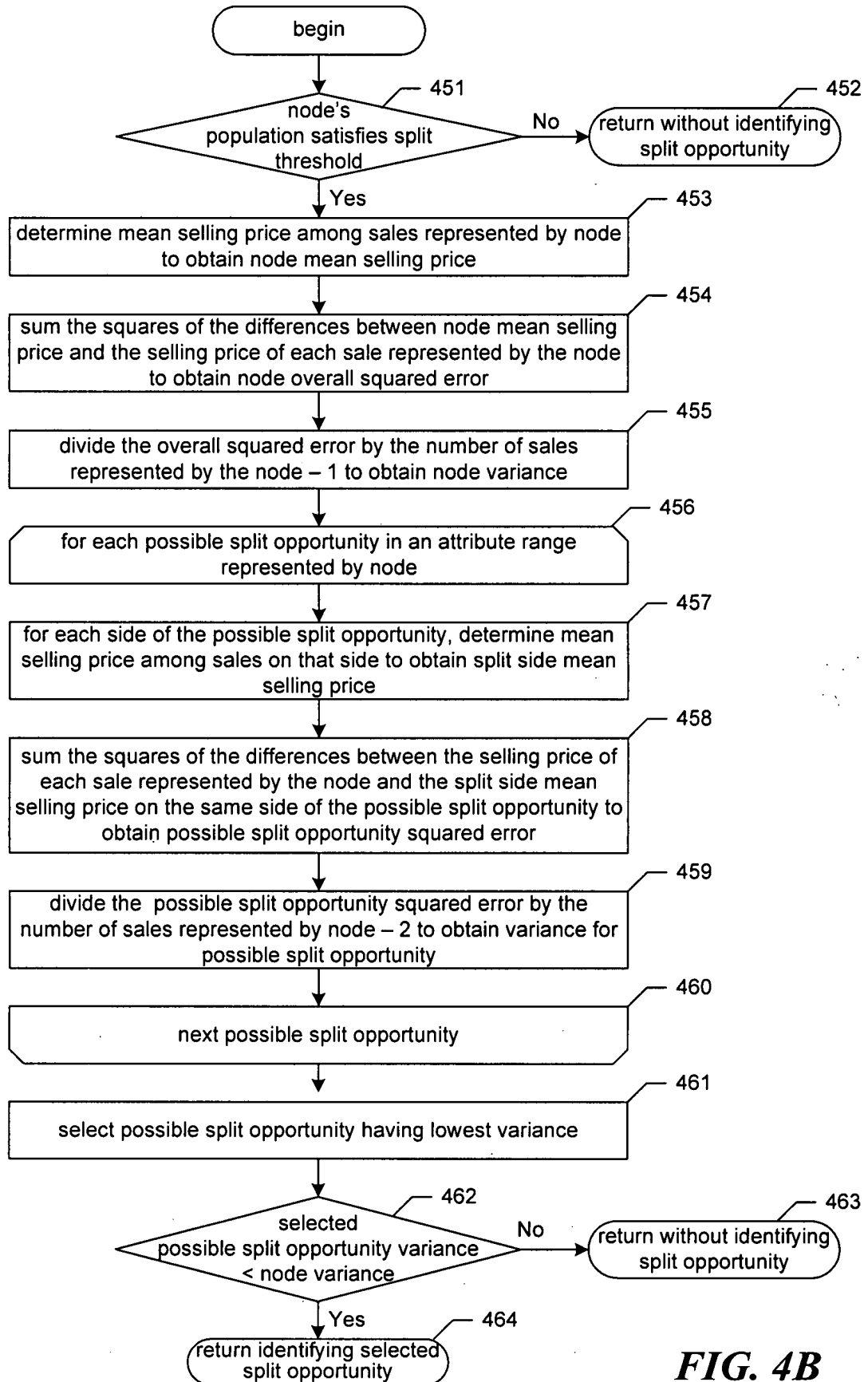


FIG. 4B

REPLACEMENT SHEET

id	address	bedrooms	view	selling price	tree 1 basis table 500
2	96 Elm St., Hendricks, IL 62014	6	no	\$201,000	302
8	110 Muffet St., Baron, IL 62019	4	no	\$74,900	308
9	156 Elm St., Hendricks, IL 62014	6	yes	\$253,500	309
11	160 Prospect Blvd., Fenton IL 62017	4	no	\$230,000	311
13	118 Main St., Hendricks, IL 62012	5	no	\$211,000	313
15	677 Fir St., Hendricks, IL 62014	5	yes	\$238,000	315

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FIG. 5