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

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, lines1-20 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 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 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 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)*

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:

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 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.

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:

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. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

3. 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.

/ABDUL BASIT/

Examiner, Art Unit 3694

/KIRSTEN S APPLE/

Primary Examiner, Art Unit 3694

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet 1 of 2

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

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No.[1]	Document Number Number-Kind Code[2] (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US-7,487,114	02-03-2009	Florance et al.	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No.[1]	Foreign Patent Document Country Code[3]-Number[4]-Kind Code[5] (if known)	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]

Examiner Signature	/Abdul Basit/	Date Considered	01/28/2011

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		Non-Final Office Action for U.S. Application No. 11/927,623, Mail Date 12/28/2010, Examiner I. Kang, 22 pages.	

Examiner Signature	/Abdul Basit/	Date Considered	01/28/2011

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		US-5,361,201	11-01-1994	Jost et al.	

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		Non-Final Office Action for U.S. Application No. 11/347,000, Mail Date 4/9/2010, Examiner A. Basit, 29 pages.	
		Tay et al., "Artificial Intelligence and the Mass Appraisal of Residential Apartments," Journal of Property Valuation and Investment, 2/1/1992, 17 pages.	

Examiner Signature	/Abdul Basit/	Date Considered	01/28/2011

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		US-20070124235	05-31-2007	Chakraborty et al.	
		US-6,915,206	07-05-2005	Sasajima	

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		Meyer, Robert T., "The Learning of Multiattribute Judgment Policies," The Journal of Consumer Research, Vol. 14, No. 2, September 1987, pages 155-173.	
		Non-Final Office Action for U.S. Application No. 11/347,000, Mail Date 10/27/2010, Examiner A. Basit, 25 pages.	

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		US-7,487,114	02-03-2009	Florance et al.	

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		Non-Final Office Action for U.S. Application No. 11/927,623, Mail Date 12/28/2010, Examiner I. Kang, 22 pages.	

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Electronic Patent Application Fee Transmittal

Application Number:	11347024
Filing Date:	03-Feb-2006
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
Filer:	Maurice J. Pirio/Sandy Reisman
Attorney Docket Number:	56920-8005.US00

Filed as Large Entity

Utility under 35 USC 111(a) Filing Fees

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Basic Filing:				
Pages:				
Claims:				
Miscellaneous-Filing:				
Petition:				
Patent-Appeals-and-Interference:				
Post-Allowance-and-Post-Issuance:				
Extension-of-Time:				

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Miscellaneous:				
Submission- Information Disclosure Stmt	1806	1	180	180
		Total in USD ($)		**180**

Electronic Acknowledgement Receipt

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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:	Maurice J. Pirio/Sandy Reisman
Filer Authorized By:	Maurice J. Pirio
Attorney Docket Number:	56920-8005.US00
Receipt Date:	13-JAN-2011
Filing Date:	03-FEB-2006
Time Stamp:	11:17:17
Application Type:	Utility under 35 USC 111(a)

Payment information:

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Payment was successfully received in RAM	$180
RAM confirmation Number	8017
Deposit Account	
Authorized User	

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)

1		2011-01-13-6SuppIDS-56920-8005US.PDF	727252 7f52f37ccd492d0e6cf0fa15c48d806cc4c1e267	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	OA-11-927623.pdf	866385 f1f8a20370b70ca2938c4a6547a7254656daf500	no	22

Warnings:

Information:

3	Fee Worksheet (PTO-875)	fee-info.pdf	30370 4552271c60cc259d304f2a3d3404c56542414ea1	no	2

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Total Files Size (in bytes):	1624007

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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.

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

SIXTH 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 any of a Final Office Action, a Notice of Allowance (37 CFR 1.97(c)) or an action that otherwise closes prosecution in the application.

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.

Please charge the amount of $180.00 to EFT Account SEA1PIRM covering the fee set forth in 37 CFR 1.17(p). 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: January 13, 2011

Respectfully submitted,

By_____
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PTO/SB/08a (07-09)
Approved for use through 07/31/2012. OMB 0651-0031
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet 1 of 2

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

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No.[1]	Document Number Number-Kind Code[2] (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US-20070124235	05-31-2007	Chakraborty et al.	
		US-6,915,206	07-05-2005	Sasajima	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No.[1]	Foreign Patent Document Country Code[3]-Number[4]-Kind Code[5] (if known)	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]

Examiner Signature		Date Considered	

*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. * CITE NO.: Those application(s) which are marked with an single asterisk (*) next to the Cite No. are not supplied (under 37 CFR 1.98(a)(2)(iii)) because that application was filed after June 30, 2003 or is available in the IFW. [1] Applicant's unique citation designation number (optional). [2] See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. [3] Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). [4] For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. [5] Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. [6] Applicant is to place a check mark here if English language Translation is attached.

PTO/SB/08b (07-09)
Approved for use through 07/31/2012. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet	2	of	2

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

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]
		Meyer, Robert T., "The Learning of Multiattribute Judgment Policies," The Journal of Consumer Research, Vol. 14, No. 2, September 1987, pages 155-173.	
		Non-Final Office Action for U.S. Application No. 11/347,000, Mail Date 10/27/2010, Examiner A. Basit, 25 pages.	

Examiner Signature		Date Considered	

*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.

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

Electronic Patent Application Fee Transmittal

Application Number:	11347024
Filing Date:	03-Feb-2006
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
Filer:	Christopher J. Daley-Watson/Erica Tollefson
Attorney Docket Number:	56920-8005.US00

Filed as Large Entity

Utility under 35 USC 111(a) Filing Fees

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Basic Filing:				
Pages:				
Claims:				
Miscellaneous-Filing:				
Petition:				
Patent-Appeals-and-Interference:				
Post-Allowance-and-Post-Issuance:				
Extension-of-Time:				

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Miscellaneous:				
Submission- Information Disclosure Stmt	1806	1	180	180
		Total in USD ($)		**180**

Electronic Acknowledgement Receipt

EFS ID:	8909644
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:	56920-8005.US00
Receipt Date:	24-NOV-2010
Filing Date:	03-FEB-2006
Time Stamp:	13:36:36
Application Type:	Utility under 35 USC 111(a)

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Submitted with Payment	yes
Payment Type	Electronic Funds Transfer
Payment was successfully received in RAM	$180
RAM confirmation Number	1616
Deposit Account	
Authorized User	

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)

1		2010_11_24_SupplIDS_8005US.PDF	154706 e475990dbc197940cffa33b503137da9445500f4	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	NPL_Meyer.pdf	1706977 2b2c8585ab2f8db92340af1fdf3b2e34aa6ed609	no	20

Warnings:

Information:

3	NPL Documents	NPL_OA.pdf	838608 47221e3f27fe6284ffe2334c5103bc4a03c287b0	no	25

Warnings:

Information:

4	Fee Worksheet (PTO-875)	fee-info.pdf	30227 ac9c8ade5573dc669c36b2f1ec3a93d0c4b42262	no	2

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Information:

Total Files Size (in bytes):	2730518

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New Applications Under 35 U.S.C. 111

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

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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

FIFTH 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.

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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).

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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.

Please charge the amount of $180.00 to EFT Account SEA1PIRM covering the fee set forth in 37 CFR 1.17(p). 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: 11/24/2010

Respectfully submitted,

By _____

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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

RESPONSE TO NON-FINAL OFFICE ACTION UNDER 37 C.F.R. 1.111

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

Sir:

INTRODUCTORY COMMENTS

In response to the Office Action dated May 13, 2010, please amend the above-identified U.S. patent application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 15 of this paper.

AMENDMENTS TO THE CLAIMS

1. (Original) 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;

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

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

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;

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;

receiving second input from the owner that identifies the type, cost, and timing of one or more home improvements performed on the subject home;

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;

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;

determining a valuation adjustment corresponding to the identified aspects;

displaying a fourth valuation that takes into account the determined valuation adjustment corresponding to the identified aspects;

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;

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;

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;

applying the tailored valuation model to the updated attributes of the subject home to obtain a fifth valuation of the subject home; and

displaying the fifth valuation based on the application of the tailored valuation model.

2. (Original) A computer-readable medium whose contents cause a computing 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;

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; and

displaying to the owner a refined valuation of the distinguished property that is based on the adjustment of the obtained user input.

3. (Original) 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.

4. (Original) 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.

5. (Original) 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.

6. (Original) 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.

7. (Original) 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.

8. (Original) 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 valuation of the distinguished property in which the influence of the identified sales is magnified.

9. (Original) 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.

10. (Original) 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.

11. (Original) 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.

12. (Original) 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.

13. (Original) 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.

14. (Original) 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.

15. (Original) 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;

automatically determining a refined valuation of the distinguished home that is based on the adjustment of the obtained user input; and

presenting the refined valuation of the distinguished home.

16. (Original) The method of claim 15 wherein the presenting involves displaying the refined valuation of the distinguished home to a user providing the user input.

17. (Original) 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.

18. (Original) 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.

19. (Original) 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.

20. (Original) 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.

21. (Original) 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.

22. (Original) 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.

23. (Original) 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.

24. (Original) 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.

25. (Original) 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.

26. (Original) 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.

27. (Original) 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.

28. (Original) 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.

29. (Original) 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.

30. (Original) 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; 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.

31. (Original) 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.

32. (Original) 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.

33. (Original) 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.

34. (Original) 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.

35. (Original) 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.

36. (Original) 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.

37. (Original) 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.

38. (Original) 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;

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; and

combining the product with the result to obtain the determined refined valuation.

39. (Original) 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.

40. (Original) 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 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,
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,
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.

41. (Original) 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.

42. (Original) 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.

43. (Original) The computer memories of claim 41 wherein the data structure is a web page presenting the identifying information and the valuation.

REMARKS

In the non-final Office Action mailed on May 13, 2010, the Examiner rejected claims 1-2 and 5-14 under 35 U.S.C. § 102(b) over U.S. Patent No. 6,178,406 to Cheetham et al. ("Cheetham"); rejected claims 1-10, 13-19, and 23-43 under 35 U.S.C. § 103(a) over U.S. Patent No. 6,609,118 to Khedkar et al. ("Khedkar") and U.S. Patent Application Publication No. 2005/0154657 to Kim et al. ("Kim '657"); rejected claims 11-12 under 35 U.S.C. § 103(a) over Khedkar, Kim '657, and U.S. Patent No. 7,567,262 to Clemens et al. ("Clemens"); rejected claim 19 under 35 U.S.C. § 103(a) over Khedkar, Kim '657, and U.S. Patent Application Publication No. 2005/0108084 to Ramamoorti et al. ("Ramamoorti"); rejected claim 20 under 35 U.S.C. § 103(a) as being unpatentable over Khedkar, Kim '657, and U.S. Patent Application Publication No. 2009/0043637 to Eder ("Eder"); and rejected claims 21-22 under 35 U.S.C. § 103(a) as being unpatentable over Khedkar, Kim '657 and Vladimir Svetnik et al. article, "Random Forest: A Classification and Regression Tool for Compound Classification and QSAR Modeling" ("Svetnik"). Claims 1-43 remain pending. For the reasons set forth in detail below, applicants submit that all of the claims are allowable.

The Examiner rejected claims 1-2 and 5-14 under 35 U.S.C. § 102(b) over Cheetham. Applicants respectfully traverse this rejection.

Independent claim 1 recites, in part:

> presenting a display that solicits input from the owner that updates one or more of the indicated attributes;
>
> receiving first input from the owner that updates one or more of the indicated attributes;

The Examiner indicated that these recited features are disclosed by Cheetham's discussion at 2:50-65 of property attributes such as property location and garage type. Neither this passage of Cheetham, nor any other portion that applicants can identify,

discloses that attribute values for the subject property are received from the property's owner as recited.

Claim 1 further recites:

> 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;

The Examiner indicated that this recited feature is disclosed by Cheetham at 3:50-63, said by the Examiner to disclose evaluating a property a second time. Applicants submit that the processing described in this section is simply a part of Cheetham's single valuation process shown in Figure 1, and does not produce a second valuation as asserted by the Examiner. Further, neither this passage nor the balance of Cheetham discloses displaying a second valuation for the subject property.

Claim 1 further recites:

> 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;
>
> receiving second input from the owner that identifies the type, cost, and timing of one or more home improvements performed on the subject home;

The Examiner indicated that this feature is disclosed by Cheetham in Figures 1 and 2 and at 2:1-4. However, the word "improvement" does not appear in any of these portions of Cheetham. Additionally, nothing in these portions of Cheetham discloses receiving any information from the owner of the subject property as recited.

Claim 1 further recites:

> 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;

The Examiner indicated that this recited feature is disclosed by Cheetham at 2:50-65. However, this passage neither describes determining a valuation based in any part information about improvements received from the subject property's owner, nor displaying any third valuation of the subject property.

Claim 1 further recites:

> displaying a fourth valuation that takes into account the determined valuation adjustment corresponding to the identified aspects;

The Examiner indicated that this recited feature is disclosed by Cheetham at 4:30-65. However, this passage merely describes weighting comparable homes based on the level of similarity of their attribute values to those of the subject home, and does not disclose displaying an additional valuation of the subject property.

Claim 1 further recites:

> 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;
>
> 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;

The Examiner indicated that these recited features are disclosed by Cheetham in Figures 1-3 and at 2:1-45. However, none of these portions of Cheetham disclose that any comparable or similar homes are identified by the owner of the subject home.

Claim 1 further recites:

> 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;

The Examiner indicated that this recited feature is disclosed by Cheetham at 2:30-45 and 4:1-10. However, neither of these portions of Cheetham describes determining a valuation based on any part on homes identified by the owner of the subject home, or generated and displaying any additional valuation of the subject. For these reasons, claim 1 is patentable over Cheetham.

Independent claim 2 recites:

> displaying at least a portion of information about the distinguished property used in the automatic valuation of the distinguished property;
>
> 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; and
>
> displaying to the owner a refined valuation of the distinguished property that is based on the adjustment of the obtained user input.

The Examiner indicated that all of the recited features are disclosed by Cheetham at 4:29-65. With respect to the recited displaying, this passage of Cheetham fails to

disclose the display of any information, or even any sort of outputting of any information, let alone the recited displaying of information about the distinguished property used in its automatic valuation. With respect to the recited obtaining, the cited passage of Cheetham makes no mention of receiving any user input from the owner of the distinguished property, let alone receiving user input from the owner that adjusts at least one aspect of information about the distinguished property used in its automatic valuation. With respect to the recited displaying, as noted above, the cited passage fails to disclose the display of any information, let alone a refined valuation based on the adjustment of the obtained user input. Based upon the failure of Cheetham to disclose any of the features of claim 2 identified above, claim 2 is patentable over Cheetham, as are its dependent claims 3-14. Further, while applicants do not believe that claim 2 is obvious over Cheetham, the Examiner's statement that "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 of the features in the claim" fails to support the rejection of this claim under 35 U.S.C. § 102(b). For the foregoing reasons, applicants respectfully request that the Examiner reconsider and withdraw the rejection under 35 U.S.C. § 102(b).

The Examiner rejected claims 1-43 under 35 U.S.C. § 103(a) over Khedkar and Kim '657, either alone or further combined with Clemens, Ramamoorti, Eder, or Svetnik. Applicants respectfully traverse this rejection.

Independent claim 1 recites, in part:

> 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;

The Examiner indicated that this feature is disclosed by Khedkar at 8:30-35 and 2:64-65. However, these passages of Khedkar fail to disclose displaying a first valuation determined for a subject home together with indications of attributes of the subject home used in the determination.

Claim 1 further recites:

> presenting a display that solicits input from the owner that updates one or more of the indicated attributes;
>
> receiving first input from the owner that updates one or more of the indicated attributes;

The Examiner indicated that these features are disclosed by Khedkar at 5:63-6:25. However, this passage fails to disclose obtaining updates to one or more attributes from the owner of the property.

Claim 1 further recites:

> 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;

The Examiner indicated that this feature is disclosed by Khedkar at 8:45-65. However, this passage of Khedkar fails to disclose that a valuation for the subject property is determined based upon attributes of the subject property as updated by input from its owner.

Claim 1 further recites:

> 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;
>
> receiving second input from the owner that identifies the type, cost, and timing of one or more home improvements performed on the subject home;

The Examiner indicated that these features are disclosed by Kim '657 in paragraphs 36-37. However, these portions of Kim discussed input received form an appraiser, not the owner of the home as recited.

Claim 1 further recites:

> 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;

The Examiner indicated that this feature is disclosed by Khedkar at 12:62-13:20, asserting that this passage discloses creating a new valuation. As a first matter, as discussed above in connection with the rejection of claim 1 over Cheetham, this passage does not disclose generating an additional valuation, but rather performing a constituent step in generating a single valuation. Second, this passage does not disclose a display of any valuation, nor a present value for any identified home improvements.

Claim 1 further recites:

> 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;

The Examiner indicated that these features are disclosed by Khedkar at 12:62-13:20. However, this passage does not disclose obtaining any input from the property's owner.

Claim 1 further recites:

> 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;
>
> 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;

The Examiner indicated that these features are disclosed by Khedkar at 12:62-13:20. However, this portion of Khedkar fails to disclose obtaining any information from the owner of the property. Based upon the failure of both Khedkar and Kim '657 to disclose the recited features identified above, claim 1 is patentable over Khedkar and Kim '657.

Independent claim 2 recites, in part:

> displaying at least a portion of information about the distinguished property used in the automatic valuation of the distinguished property;

The Examiner indicated that this feature is disclosed by Khedkar at 12:62-13:20. However, this passage of Khedkar fails to disclose the display of any information, let alone displaying at least a portion of information about the distinguished property used in the automatic valuation of the distinguished property as recited.

Claim 2 further recites:

> 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; and

The Examiner indicated that this feature is disclosed by Khedkar at 12:62-13:20. However, this portion of Khedkar completely fails to disclose obtaining any kind of user input, let alone 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 as recited.

Claim 2 further recites:

> displaying to the owner a refined valuation of the distinguished property that is based on the adjustment of the obtained user input.

The Examiner indicated that this feature is disclosed by Khedkar at 10:20-50 and 12:62-20. Neither of these portions of Khedkar disclose displaying anything to any person, let alone displaying to the owner a refined valuation of the distinguished property that is based on the adjustment of the obtained user input as recited.

Based upon the failure of Khedkar and Kim '657 to disclose any of the features recited by claim 2, it is patentable over Khedkar and Kim '657, as are its dependent claims 3-14.

Independent claim 15 recites:

> obtaining user input adjusting at least one aspect of information about the distinguished home used in the automatic valuation of the distinguished home;
>
> automatically determining a refined valuation of the distinguished home that is based on the adjustment of the obtained user input; and
>
> presenting the refined valuation of the distinguished home.

The Examiner indicated that the recited obtaining and automatically determining features are disclosed by Kim '657 at 10:20-50 "disclosing attributes such as the area of a bathroom or bedroom" and 12:62-13:20 "that disclose the Fusion system that creates a new evaluation." As a first matter, while the rejection identifies Kim '657 as the cited reference, applicants believe that the Examiner intended to cite the Khedkar reference. Kim '657, as a published application, does not have individually-identified columns, and would typically be cited by paragraph number. Further, the portions of Kim '657 at the positions cited by the Examiner do not discuss the subjects described by the Examiner, while the corresponding portions of Khedkar do discuss these subjects. Accordingly, applicants assume that the rejection was intended by the Examiner to identify Khedkar.

Regarding the recited "obtaining" feature, the cited passages of Khedkar do not disclose any such obtaining. While the first cited portion of Khedkar does refer to "adjustments," these are adjustments that are made automatically – not based upon user input – to adjust the price per square foot of comparable homes based upon differences between attribute values of those comparable homes and the corresponding attribute values of the subject home. Accordingly, these adjustments described by Khedkar do not amount to user input adjusting at least one aspect of information about the distinguished home used in automatically evaluating it, as recited. Regarding the recited automatically determining feature, neither of the cited portions of Khedkar discloses any automatic determination of a valuation of a distinguished home that is

based on the adjustment of obtained user input as recited. Finally, the Examiner has failed to identify any portion of Khedkar or Kim that discloses the presenting feature recited in claim 15. For these reasons, claim 15 is patentable over Khedkar and Kim, as are its dependent claims 16-40.

Independent claim 41 recites:

> 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.

The Examiner indicated that all the recited features of this claim are disclosed by Khedkar at 10:20-50 and 12:62-13:20. Neither of these passages of Khedkar discloses a valuation for a home that is automatically generated based on both information about the identified obtained from a public source and information about the identified home obtained from an owner of the identified home as recited. In fact, neither of these passages does anything to identify the source of attribute values for the subject property used as the basis for property valuation by Khedkar, let alone disclosing that both information obtained from a public source and information obtained from the identified home's owner is used in a valuation as recited. Accordingly, claim 41 is patentable over Khedkar and Kim '657, as are its dependent claims 42 and 43.

For the reasons set forth above, applicants respectfully request that the Examiner reconsider and withdraw all of the pending rejections under 35 U.S.C. § 103(a).

Based on the foregoing, applicants submit that the application is in condition for allowance. Accordingly, applicants earnestly solicit a prompt Notice of Allowance. If the Examiner identifies any other issues that would prevent him from immediately allowing the application, he is invited to contact the undersigned to pursue a speedy resolution.

Please charge any deficiency in fees or credit any overpayment to our Deposit Account No. 50-0665, under Order No. 569208005US from which the undersigned is authorized to draw.

Dated: 11/15/2010

Respectfully submitted,

By _____
Steven D. Lawrenz
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Attorney for Applicant

Electronic Patent Application Fee Transmittal

Application Number:	11347024
Filing Date:	03-Feb-2006
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
Filer:	Maurice J. Pirio/Peter Sher
Attorney Docket Number:	569208005US

Filed as Small Entity

Utility under 35 USC 111(a) Filing Fees

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Basic Filing:				
Pages:				
Claims:				
Miscellaneous-Filing:				
Petition:				
Patent-Appeals-and-Interference:				
Post-Allowance-and-Post-Issuance:				
Extension-of-Time:				
Extension - 3 months with $0 paid	2253	1	555	555

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Miscellaneous:				
			Total in USD ($)	**555**

Electronic Acknowledgement Receipt

EFS ID:	8842551
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:	Maurice J. Pirio/Peter Sher
Filer Authorized By:	Maurice J. Pirio
Attorney Docket Number:	569208005US
Receipt Date:	15-NOV-2010
Filing Date:	03-FEB-2006
Time Stamp:	21:14:05
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	Electronic Funds Transfer
Payment was successfully received in RAM	$555
RAM confirmation Number	6996
Deposit Account	
Authorized User	

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)

1		20101115ROA.PDF	1141189 b3a6a42a6f4c3a37c867850b68a51bece63a2b6c	yes	29

Multipart Description/PDF files in .zip description		
Document Description	**Start**	**End**
Transmittal Letter	1	1
Extension of Time	2	2
Authorization for Extension of Time all replies	3	3
Amendment/Req. Reconsideration-After Non-Final Reject	4	4
Amendment Copy Claims/Response to Suggested Claims	5	17
Applicant Arguments/Remarks Made in an Amendment	18	29

Warnings:

Information:

2	Fee Worksheet (PTO-875)	fee-info.pdf	30216 b4bb379e44046ef2d1582c64ea47e78e3f5dedfa	no	2

Warnings:

Information:

Total Files Size (in bytes):	1171405

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.

AMENDMENT TRANSMITTAL LETTER

Docket No. 569208005US			
Application No. 11/347,024-Conf. #1383	Filing Date February 3, 2006	Examiner A. Basit	Art Unit 3694

Applicant(s): Cheng et al.

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

TO THE COMMISSIONER FOR PATENTS

Transmitted herewith is an amendment in the above-identified application.

The fee has been calculated and is transmitted as shown below.

CLAIMS AS AMENDED

	Claims Remaining After Amendment	Highest Number Previously Paid	Number Extra Claims Present	Rate	
Total Claims	43	- 43 =	0	x 26.00	0.00
Independent Claims	4	- 4 =	0	x 110.00	0.00
Multiple Dependent Claims (check if applicable)	☐				
Other fee (please specify):	Extension for response within third month				555.00
TOTAL ADDITIONAL FEE FOR THIS AMENDMENT:					555.00

☐ Large Entity ☒ Small Entity

☐ No additional fee is required for this amendment.

☒ Please charge EFT Account No. SEA1PIRM in the amount of $ 555.00 .

☐ A check in the amount of $ _____ to cover the filing fee is enclosed.

☐ Payment by credit card. Form PTO-2038 is attached.

☒ The Director is hereby authorized to charge and credit Deposit Account No. 50-0665 as described below.

☒ Credit any overpayment.

☒ Charge any additional filing or application processing fees required under 37 CFR 1.16 and 1.17.

Dated: November 15, 2010

Steven D. Lawrenz
Attorney/Agent Reg. No.: 37,376

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PTO/SB/22 (07-09)
Approved for use through 07/31/2012. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless if displays a valid OMB control number.

PETITION FOR EXTENSION OF TIME UNDER 37 CFR 1.136(a) FY 2009 *(Fees pursuant to the Consolidated Appropriations Act, 2005 (H.R. 4818).)*	Docket Number (Optional) 569208005US
Application Number 11/347,024-Conf. #1383	Filed February 3, 2006
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	
Art Unit 3694	Examiner A. Basit

This is a request under the provisions of 37 CFR 1.136(a) to extend the period for filing a reply in the above identified application.

The requested extension and fee are as follows (check time period desired and enter the appropriate fee below):

		Fee	Small Entity Fee	
☐	One month (37 CFR 1.17(a)(1))	$130	$65	$
☐	Two months (37 CFR 1.17(a)(2))	$490	$245	$
X	Three months (37 CFR 1.17(a)(3))	$1110	$555	$ 555.00
☐	Four months (37 CFR 1.17(a)(4))	$1730	$865	$
☐	Five months (37 CFR 1.17(a)(5))	$2350	$1175	$

X Applicant claims small entity status. See 37 CFR 1.27.

☐ A check in the amount of the fee is enclosed.

☐ Payment by credit card. Form PTO-2038 is attached.

X The Director has already been authorized to charge fees in this application to an EFT Account.

X The Director is hereby authorized to charge any deficiency in fees or credit any overpayment to Deposit Account Number 50-0665 .

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

I am the

☐ applicant/inventor.

☐ assignee of record of the entire interest. See 37 CFR 3.71. Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/96).

X attorney or agent of record. Registration Number 37,376

☐ attorney or agent under 37 CFR 1.34. Registration number if acting under 37 CFR 1.34 _____

Signature	November 15, 2010 Date
Steven D. Lawrenz Typed or printed name	(206) 359-8000 Telephone Number

NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below.

X Total of 1 forms are submitted.

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

AUTHORIZATION FOR: EXTENSIONS OF TIME UNDER 37 C.F.R. § 1.136(A)(3) AND FEES UNDER 37 C.F.R. § 1.17

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

Sir:

With respect to the above-identified application, the Commissioner is authorized to treat any concurrent or future reply requiring a petition for an extension of time under 37 C.F.R. § 1.136(a)(3) for its timely submission as incorporating a petition therefor for the appropriate length of time.

The Commissioner is also authorized to charge any extension of time fees or other fees that may be required under 37 C.F.R. § 1.17 for any paper filed concurrently herewith or in the future, or credit any overpayment, to Deposit Account No. 50-0665.

Dated: November 15, 2010

Respectfully submitted,

By_____
Steven D. Lawrenz
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PERKINS COIE LLP
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Attorney for Applicant

PTO/SB/06 (07-06)
Approved for use through 1/31/2007. OMB 0651-0032
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

PATENT APPLICATION FEE DETERMINATION RECORD

Substitute for Form PTO-875

Application or Docket Number	Filing Date	☐ To be Mailed
11/347,024	02/03/2006	

APPLICATION AS FILED – PART I

FOR	(Column 1) NUMBER FILED	(Column 2) NUMBER EXTRA	SMALL ENTITY ☒ RATE ($)	SMALL ENTITY ☒ FEE ($)	OR	OTHER THAN SMALL ENTITY RATE ($)	OTHER THAN SMALL ENTITY FEE ($)
☐ BASIC FEE (37 CFR 1.16(a), (b), or (c))	N/A	N/A	N/A			N/A	
☐ SEARCH FEE (37 CFR 1.16(k), (i), or (m))	N/A	N/A	N/A			N/A	
☐ EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))	N/A	N/A	N/A			N/A	
TOTAL CLAIMS (37 CFR 1.16(i))	minus 20 =	*	X $ =		OR	X $ =	
INDEPENDENT CLAIMS (37 CFR 1.16(h))	minus 3 =	*	X $ =			X $ =	
☐ APPLICATION SIZE FEE (37 CFR 1.16(s))	If the specification and drawings exceed 100 sheets of paper, the application size fee due is $250 ($125 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).						
☐ MULTIPLE DEPENDENT CLAIM PRESENT (37 CFR 1.16(j))							
* If the difference in column 1 is less than zero, enter "0" in column 2.			TOTAL			TOTAL	

APPLICATION AS AMENDED – PART II

AMENDMENT 11/15/2010

	(Column 1) CLAIMS REMAINING AFTER AMENDMENT		(Column 2) HIGHEST NUMBER PREVIOUSLY PAID FOR	(Column 3) PRESENT EXTRA	SMALL ENTITY RATE ($)	SMALL ENTITY ADDITIONAL FEE ($)	OR	OTHER THAN SMALL ENTITY RATE ($)	OTHER THAN SMALL ENTITY ADDITIONAL FEE ($)
Total (37 CFR 1.16(i))	* 43	Minus	** 43	= 0	X $26 =	0	OR	X $ =	
Independent (37 CFR 1.16(h))	* 4	Minus	***4	= 0	X $110 =	0	OR	X $ =	
☐ Application Size Fee (37 CFR 1.16(s))									
☐ FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))							OR		
					TOTAL ADD'L FEE	0	OR	TOTAL ADD'L FEE	

AMENDMENT

	(Column 1) CLAIMS REMAINING AFTER AMENDMENT		(Column 2) HIGHEST NUMBER PREVIOUSLY PAID FOR	(Column 3) PRESENT EXTRA	RATE ($)	ADDITIONAL FEE ($)	OR	RATE ($)	ADDITIONAL FEE ($)
Total (37 CFR 1.16(i))	*	Minus	**	=	X $ =		OR	X $ =	
Independent (37 CFR 1.16(h))	*	Minus	***	=	X $ =		OR	X $ =	
☐ Application Size Fee (37 CFR 1.16(s))									
☐ FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))							OR		
					TOTAL ADD'L FEE		OR	TOTAL ADD'L FEE	

* If the entry in column 1 is less than the entry in column 2, write "0" in column 3.

** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, enter "20".

*** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 3, enter "3".

The "Highest Number Previously Paid For" (Total or Independent) is the highest number found in the appropriate box in column 1.

Legal Instrument Examiner:
/CAROL BARNES/

This collection of information is required by 37 CFR 1.16. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

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UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
11/347,024	02/03/2006	David Cheng	569208005US	1383

25096 7590 09/15/2010

PERKINS COIE LLP
PATENT-SEA
P.O. BOX 1247
SEATTLE, WA 98111-1247

EXAMINER	
BASIT, ABDUL	
ART UNIT	PAPER NUMBER
3694	

NOTIFICATION DATE	DELIVERY MODE
09/15/2010	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

This is a written confirmation that the supplemental action sent out on 5/13/2010 was a non-final action.

Conclusion

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.

/ABDUL BASIT/
Examiner, Art Unit 3694

/Mary Cheung/
Primary Examiner, Art Unit 3694

PTO/SB/08a (07-09)
Approved for use through 07/31/2012. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
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Substitute for form 1449/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet 1 of 2

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

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No.[1]	Document Number Number-Kind Code[2] (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US-5,361,201	11-01-1994	Jost et al.	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No.[1]	Foreign Patent Document Country Code[3]-Number[4]-Kind Code[5] (if known)	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]

Examiner Signature		Date Considered	

*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. * CITE NO.: Those application(s) which are marked with an single asterisk (*) next to the Cite No. are not supplied (under 37 CFR 1.98(a)(2)(iii)) because that application was filed after June 30, 2003 or is available in the IFW. [1] Applicant's unique citation designation number (optional). [2] See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. [3] Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). [4] For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. [5] Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. [6] Applicant is to place a check mark here if English language Translation is attached.

PTO/SB/08b (07-09)
Approved for use through 07/31/2012. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet 2 of 2

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

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]
		Non-Final Office Action for U.S. Application No. 11/347,000, Mail Date 4/9/2010, Examiner A. Basit, 29 pages.	
		Tay et al., "Artificial Intelligence and the Mass Appraisal of Residential Apartments," Journal of Property Valuation and Investment, 2/1/1992, 17 pages.	

Examiner Signature		Date Considered	

*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.

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

Electronic Patent Application Fee Transmittal

Application Number:	11347024
Filing Date:	03-Feb-2006
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
Filer:	Christopher J. Daley-Watson/Sandy Reisman
Attorney Docket Number:	569208005US

Filed as Large Entity

Utility under 35 USC 111(a) Filing Fees

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Basic Filing:				
Pages:				
Claims:				
Miscellaneous-Filing:				
Petition:				
Patent-Appeals-and-Interference:				
Post-Allowance-and-Post-Issuance:				
Extension-of-Time:				

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Miscellaneous:				
Submission- Information Disclosure Stmt	1806	1	180	180
		Total in USD ($)		**180**

Electronic Acknowledgement Receipt

EFS ID:	7649871
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:	20-MAY-2010
Filing Date:	03-FEB-2006
Time Stamp:	10:43:56
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	Electronic Funds Transfer
Payment was successfully received in RAM	$180
RAM confirmation Number	9229
Deposit Account	
Authorized User	

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)

1		2010-05-20-4SuppIDS-56920-8005US.PDF	295700 3c385b7ed3a996215887e0835aa1e39e7fd9c32e	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	1_NFOA-347000.pdf	1085094 097867916c755e9c91230012a29dab0737816a57	no	29

Warnings:

Information:

3	NPL Documents	4_Tay.pdf	13848452 53c5474e8f5214453d1cee3bd3cfd19a61c35a94	no	17

Warnings:

The page size in the PDF is too large. The pages should be 8.5 x 11 or A4. If this PDF is submitted, the pages will be resized upon entry into the Image File Wrapper and may affect subsequent processing

Information:

4	Fee Worksheet (PTO-875)	fee-info.pdf	30290 acc686cc41d6a4b99f437e4c89b84732052b03d7	no	2

Warnings:

Information:

Total Files Size (in bytes):	15259536

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.

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

FOURTH 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)).

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.

Please charge the amount of $180.00 to EFT Account SEA1PIRM covering the fee set forth in 37 CFR 1.17(p). 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: 5-20-2010

Respectfully submitted,

By _____
Steven D. Lawrenz
Registration No.: 37,376
PERKINS COIE LLP
P.O. Box 1247
Seattle, Washington 98111-1247
(206) 359-8000
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UNITED STATES PATENT AND TRADEMARK OFFICE

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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
11/347,024	02/03/2006	David Cheng	569208005US	1383

25096 7590 05/13/2010

PERKINS COIE LLP
PATENT-SEA
P.O. BOX 1247
SEATTLE, WA 98111-1247

EXAMINER	
BASIT, ABDUL	
ART UNIT	PAPER NUMBER
3694	

NOTIFICATION DATE	DELIVERY MODE
05/13/2010	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

Office Action Summary	Application No.	Applicant(s)	
	11/347,024	CHENG ET AL.	
	Examiner	Art Unit	
	ABDUL BASIT	3694	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE *3* MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *03 February 2006*.

2a)☐ This action is **FINAL**. 2b)☐ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *1-43* is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) *1-43* is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a)☐ All b)☐ Some * c)☐ None of:

1.☐ Certified copies of the priority documents have been received.

2.☐ Certified copies of the priority documents have been received in Application No. _____.

3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☒ Information Disclosure Statement(s) (PTO/SB/08) Paper No(s)/Mail Date *1/4/10*.
4) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____ .
5) ☐ Notice of Informal Patent Application
6) ☐ Other: _____.

DETAILED ACTION

The following is a supplemental action being sent out in response to the Applicant's request.

Claim Rejections - 35 USC § 102

1. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

> A person shall be entitled to a patent unless –
>
> (b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

2. Claims 1-2 and 5-14 are rejected under 35 U.S.C. 102(b) as being anticipated by Cheetham (US Pat. No. 6,178,406)

Regarding claim 1:

Cheetham teaches 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 col. 2, lines 30-45 indicating comparison of properties to recently sold property, col. 4, lines 1-10 teaching distance*

from property (geographic location))

presenting a display that solicits input from the owner that updates one or more of the indicated attributes; *(see at least col. 2 lines 50-65 teach inputs such as location type of garage on property))*

receiving first input from the owner that updates one or more of the indicated attributes; *(see at least col. 2 lines 50-65 teach inputs such as location type of garage on property))*

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 col. 3 lines 50-64 teaches evaluating the property the second time)*

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. 1-2 and col. 2, lines 1-40)*

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 col. 2 lines 50-65 teach inputs such as location type of garage on property))*

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 col. 2 lines 50-65 teach inputs such as location type of garage on property))*

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 col. 3, lines 45-65 that teach different inputs such as style of property or roof type)*

determining a valuation adjustment corresponding to the identified aspects; *(see at least col. 4, lines 30-65 which teach a value associated with a property)*

displaying a fourth valuation that takes into account the determined valuation adjustment corresponding to the identified aspects; *(see at least col. 4, lines 30-65 which teach a value associated with a property)*

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, lines 1-45)*

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, lines 1-45)*

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 col. 2, lines 30-45 indicating comparison of properties to recently sold property, col. 4, lines 1-10 teaching distance from property (geographic location))*

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 col. 4, lines 29-65) a*nd displaying the fifth valuation based on the application of the tailored valuation model. *(see at least col. 4, lines 29-65))*

Regarding claim 2:

Cheetham teaches a computer-readable medium whose contents cause a computing 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 col. 4, lines 29-65*

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 Col. 4 lines 29-65))* 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 Col. 4 lines 29-65))*

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 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 col. 3, lines 29-65)*

Regarding claim 6:

Cheetham teaches 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 col. 4, lines 29-65)*

Regarding claim 7:

Cheetham teaches 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 col. 4, lines 29-65 and Fig 3)*

Regarding claim 8:

Cheetham teaches 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 valuation of the distinguished property in which the influence of the identified sales is magnified. *(see at least col. 4, lines 29-65 and Fig 3)*

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 col. 4, lines 29-65 and Fig 3)*

Regarding claim 10:

Cheetham teaches 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 col. 4, lines 29-65 and Fig 3)*

Regarding claim 13:

Cheetham teaches 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 tables 2 and 3 in Col. 6)*

Regarding claim 14:

Cheetham teaches 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 col. 3, lines 30-65 and col. 2 lines 50-60)*

Claim Rejections - 35 USC § 103

3. 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 negatived by the manner in which the invention was made.

1. Claims 1-10, 13-19, and 23-43 are rejected under 35 U.S.C. 103(a) as being unpatentable over Khedkar (US Pat. No. 6,609,18) in view of Kim (US Pat. Pub. No. 2005/0154657)

Regarding claim 1:

Khedkar teaches 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 col. 8, lines 30-35 and col. 2, lines 64-65 disclosing a valuation based on geographic specific property)*

presenting a display that solicits input from the owner that updates one or more of the indicated attributes; *(see at col. 6, lines 1-25 and col. 5, lines 63-65 disclosing updating inputs)*

receiving first input from the owner that updates one or more of the indicated attributes; *(see at col. 6, lines 1-25 and col. 5, lines 63-65 disclosing updating inputs)*

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 col. 8, lines 45-65 disclosing using the values to obtain a second valuation)*

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 col. 12, lines 62-65 and col. 13, lines 1-20 that disclose the Fusion system that creates a new evaluation)*

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 col. 12, lines 62-65 and col. 13, lines 1-20 that disclose the Fusion system that creates a new evaluation)*

determining a valuation adjustment corresponding to the identified aspects; *(see at least col. 12, lines 62-65 and col. 13, lines 1-20 that disclose the Fusion system that creates a new evaluation)*

displaying a fourth valuation that takes into account the determined valuation adjustment corresponding to the identified aspects; *(see at least col. 12, lines 62-65 and col. 13, lines 1-20 that disclose the Fusion system that creates a new evaluation)*

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 col. 12, lines 62-65 and col. 13, lines 1-20 that disclose the Fusion system that creates a*

new evaluation)

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 col. 12, lines 62-65 and col. 13, lines 1-20 that disclose the Fusion system that creates a new evaluation)*

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 col. 12, lines 62-65 and col. 13, lines 1-20 that disclose the Fusion system that creates a new evaluation)*

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 col. 12, lines 62-65 and col. 13, lines 1-20 that disclose the Fusion system that creates a new evaluation)*

NOTE: Applicant is also directed to claim 1-3 of the Khedkar reference which disclose a reiterative process that discloses the reiterative process occurring in claim 1 of the Application)

Kim, not Khedkar, teaches 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 paragraph 36 and 37)*

It would have been obvious to try to one of ordinary skill in the art at the time of the invention to modify Khedkar with Kim, since attempting to obtain the best value for a

home is the goal of property appraisals.

Regarding claim 2:

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

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 col. 12, lines 62-65 and col. 13, lines 1-20 that disclose the Fusion system that creates a new evaluation)*

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 col. 12, lines 62-65 and col. 13, lines 1-20 that disclose the Fusion system that creates a new evaluation)*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 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 3:

Khedkar, 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. (col. 5, lines 45-45 disclosing a warning occurring if not within a certain range) It would have been obvious to try 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:

Khedkhar, 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. (col. 5, lines 45-45 disclosing a warning occurring if not within a certain range) It would have been obvious to try 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 5:

Khedkar teaches 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 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 6:

Khedkar 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 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)* 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:

Khedkar 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 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 8:

Khedkar teaches 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 valuation of the distinguished property in which the influence of the identified sales is magnified. *(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 9:

Khedkar 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 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 10:

Kedkhar teaches 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 col. 8, lines 20-40 disclosing similar houses; col. 12, lines 62-65 and col. 13, lines 1-20 that disclose the Fusion system that creates a new evaluation)*

Regarding claim 13:

Khedkar 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 Fig. 12 disclosing similar properties and their attributes)*

Regarding claim 14:

Khedkar 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 col. 8, lines 20-40 disclosing similar houses; col. 12, lines 62-65 and col. 13, lines 1-20 that disclose the Fusion system that creates a new evaluation)*

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 home used in the automatic valuation of 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)*

automatically determining a refined valuation of the distinguished home that is based on the adjustment of the obtained user input; and presenting the refined valuation of 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)*

Regarding claim 16:

Khedkar teaches 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. 12, lines 62-65 and col. 13, lines 1-20 that disclose the Fusion system that creates a new evaluation)*

Regarding claim 17:

Khedkar teaches 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. *col. 12, lines 62-65 and col. 13, lines 1-20 that disclose the Fusion system that creates a new evaluation)*

Regarding claim 18:

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,

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 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)

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 23:

Khedkar teaches 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. 4 lines 1-25 disclosing weighting and col. 10, lines 20-55 disclosing homes with different evaluations)*

Regarding claim 24:

Khedkar 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 Fig. 6 and col. 9. lines 25-45 disclosing distance and col. 4, lines 1-25 using weighting with attributes such as distance)*

Regarding claim 25:

Khedkar teaches 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. 10, lines 20-50 disclosing attributes such as the area of a bathroom or bedroom)*

Regarding claim 26:

Khedkar 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. 10, lines 20-50 disclosing attributes such as the area of a bathroom or bedroom)*

Regarding claim 27:

Khedkar 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. 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 28:

Khedkar teaches 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. 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 29:

Khedkar teaches 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 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 30:

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, 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. 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

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. 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 31:

Khedkar 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. 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 32:

Khedkar 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