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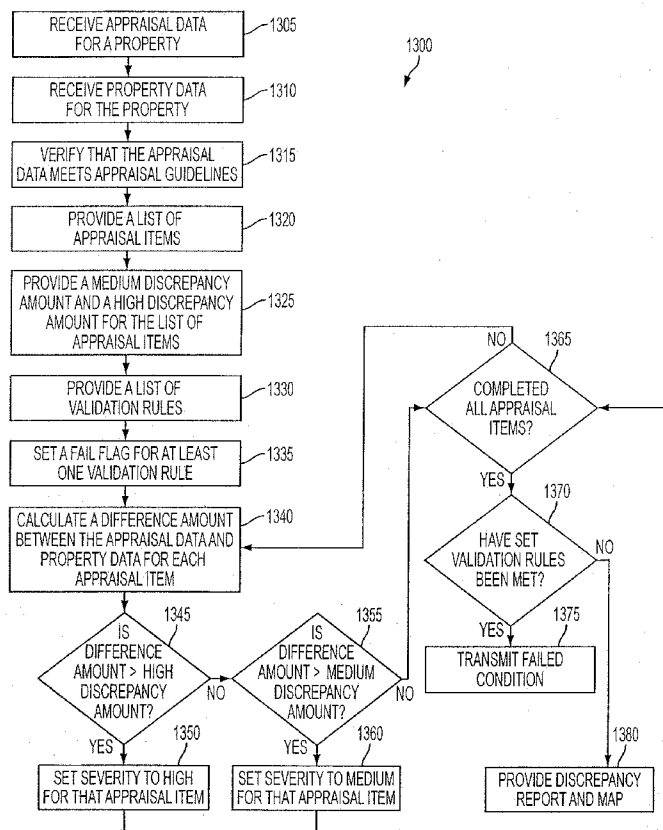
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[Continued on next page]

(54) Title: METHOD AND APPARATUS FOR VALIDATING AN APPRAISAL REPORT AND PROVIDING AN APPRAISAL SCORE



(57) Abstract: A computer-based method for validating an appraisal report includes receiving appraisal data for a property, receiving property data for the property, verifying the appraisal data meets an appraisal guideline, providing a list of appraisal items that are present in the appraisal data, providing a medium discrepancy amount and a high discrepancy amount for the list of appraisal items, calculating a difference amount between the appraisal data and the property data for each appraisal item, and comparing the difference amount to the medium discrepancy amount and the high discrepancy amount.

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**A. CLASSIFICATION OF SUBJECT MATTER**  
 IPC(8) - G06Q 10/00 (2007.10)  
 USPC - 705/1  
 According to International Patent Classification (IPC) or to both national classification and IPC

**B. FIELDS SEARCHED**

Minimum documentation searched (classification system followed by classification symbols)  
 USPC - 705/1

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched  
 USPC- 73/156; 702/FOR139, FOR157, FOR159, FOR160, FOR163; 705/1, 10, 37  
 Search Terms Below

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)  
 PubWEST (USPT, PGPB, EPAB, JPAB); google.com  
 Search Terms Used: validating, verifying, appraisal, property, difference, discrepancy, fail flag, guideline

**C. DOCUMENTS CONSIDERED TO BE RELEVANT**

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 6,115,694 A (Cheetham et al.) 05 September 2000 (05.09.2000) entire document, especially Abstract; col. 2, ln. 4-26; col. 2, ln. 62 to col. 3, ln. 31; col. 3, ln. 32-65; col. 4, ln. 42-66	1-23
A	US 5,696,965 A (Dedrick) 09 December 1997 (09.12.1997) entire document, especially Abstract; col. 1, ln. 60-67	1-23

Further documents are listed in the continuation of Box C.

\* Special categories of cited documents:

"A" document defining the general state of the art which is not considered to be of particular relevance	"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
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"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"O" document referring to an oral disclosure, use, exhibition or other means	"&" document member of the same patent family
"P" document published prior to the international filing date but later than the priority date claimed	

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Name and mailing address of the ISA/US Mail Stop PCT, Attn: ISA/US, Commissioner for Patents P.O. Box 1450, Alexandria, Virginia 22313-1450 Facsimile No. 571-273-3201	Authorized officer: Lee W. Young  PCT Helpdesk: 571-272-4300 PCT OSP: 571-272-7774
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