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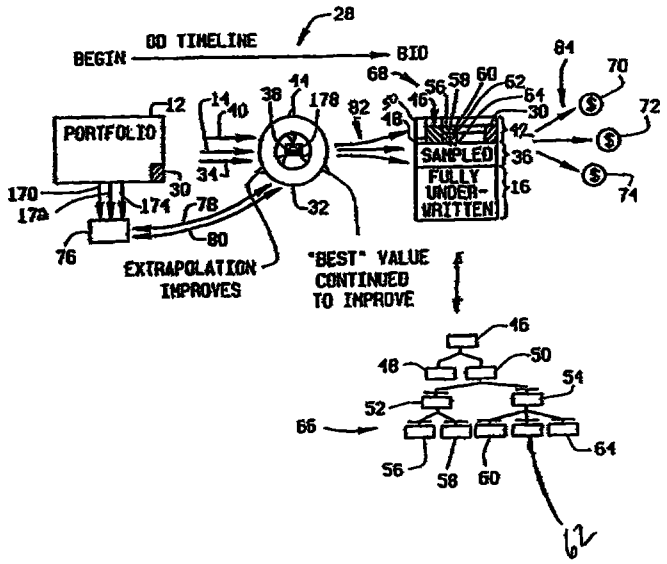
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(54) Title: VALUATION PREDICTION MODELS IN SITUATIONS WITH MISSING INPUTS



(57) Abstract: A method (240) of valuation of large groups of assets by partial full underwriting (14), partial sample underwriting (34) and inferred values (40) of the remainder using an iterative and adaptive supervised (206) and unsupervised (208) statistical evaluation of all assets and statistical inferences drawn from the evaluation and applied to generate the inferred values. Individual asset values are developed and listed in tables so that individual asset values can be rapidly taken from the tables and quickly grouped in any desired or prescribed manner for bidding purposes. The assets are collected into a database (76), divided into categories (48, 50) by credit variable, subdivided by ratings as to those variables and then rated individually. The assets are then regrouped according to a bidding grouping and a collective valuations established by cumulating the individual valuations.

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