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(71) Applicant: GE CAPITAL COMMERCIAL FINANCE, INC. [US/US]; 201 High Ridge Road, Stamford, CT 06927-5100 (US).

(72) Inventors: MESSMER, Richard, P.; 735 Riverview Road, Rexford, NY 12148 (US). JOHNSON, Christopher, D.; 17 Berkshire Drive W., Clifton Park, NY 12065 (US). KEYES, Tim, K.; 16 Topledge Road, West Redding, CT 06896 (US). STEWARD, William, C.; 13 Sycamore Street, Norwalk, CT 06855 (US). EDGAR, Marc, T.; 1015 Foxwood Drive, Clifton Park, NY 12065 (US).

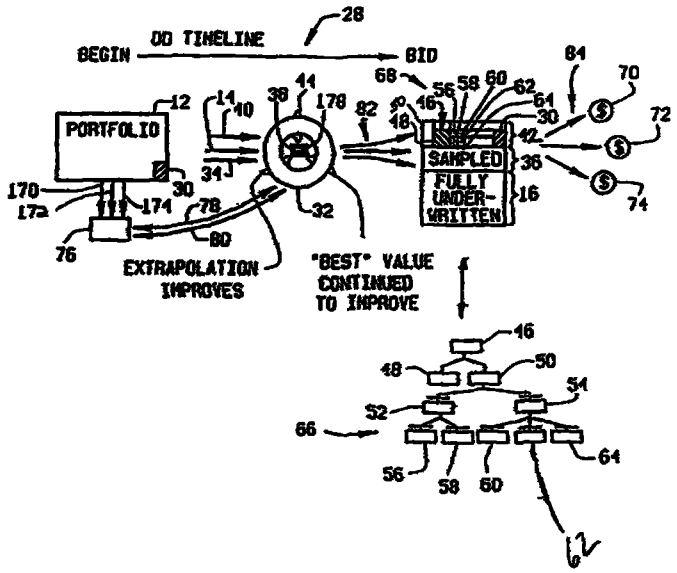
(74) Agents: BENINATI, John, F. et al.; General Electric Company, 3135 Easton Turnpike W3C, Fairfield, CT 06431 (US).

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(54) Title: METHODS AND SYSTEMS FOR FINDING VALUE AND REDUCING RISK



(57) Abstract: A method of valuation of large groups of assets by a partial full underwriting (14), partial sample (34) underwriting and inferred valuation (40) of the remainder using an iterative and adaptive statistical evaluation of all assets and statistical inferences drawn from the evaluation and applied to generate inferred asset values. Individual asset values are developed and listed so that individual asset values can be rapidly taken and quickly grouped in any manner for bidding purposes. The assets are collected into a database (76), divided into categories (48, 50), subdivided by ratings and then rated individually. Asset value is continuously recalculated based on progressively improving asset valuation data. The assets are then regrouped for bidding and a collective valuation is established by cumulating individual valuations.

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