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

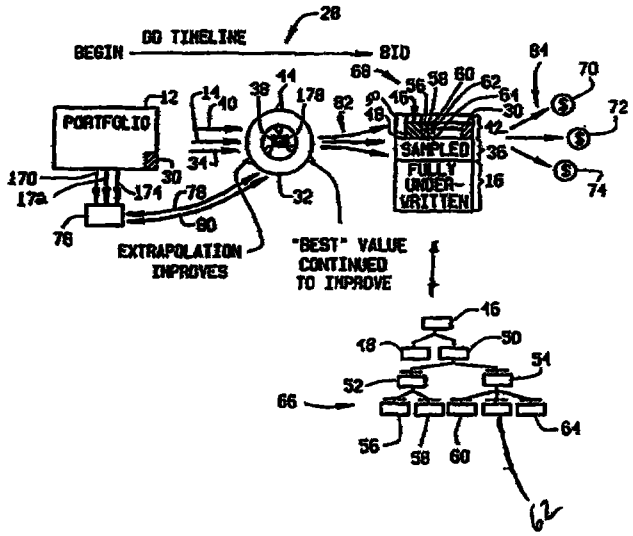
(72) Inventors: JOHNSON, Christopher, D.; 17 Berkshire Drive W, Clifton Park, NY 12065 (US). KEYES, Tim, K.; 16 Topledge Road, West Redding, CT 06896 (US). SPENCER, David, J.; 87/1 Capital Tower, All Seasons Place, Pathumwan, Bangkok 10330 (TH). MIDKIFF, Catharine, L.; #K Palmyra Court, 34 soi Nantha, South Sathorn Road, Thungmahemek, Sathorn, Bangkok 10120 (TH). MESSMER, Richard, P.; 735 Riverview Road, Rexford, NY 12148 (US). PISUPATI, Chandrasekhar; 1187 Hillside Avenue, Apartment #5B49, Niskayuna, NY 12309 (US). CHEN, Yu-To; 1223 Carlyle Drive, Niskayuna, NY 12309 (US). EDGAR, Marc, T.; 1015 Foxwood Drive, Clifton Park, NY 12065 (US). CIFARELLI, James, L.; 2146 Rosa Road, Apartment #3, Schenectady, NY 12309 (US). AKBAY, Kunter, S.; 2337 Knolls View Drive, Niskayuna, NY 12309 (US). RAJIV, Vrinda; 67 Bishop's Gate, Apartment C, Guilderland, NY 12084 (US). NELSON, David, R.; 4265 Fairway Villas Drive, Alpharetta, GA 30022 (US). STEWARD, William, C.; 13 Sycamore Street, Norwalk, CT 06855 (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: RAPID VALUATION OF PORTFOLIOS OF ASSETS SUCH AS FINANCIAL INSTRUMENTS



(57) Abstract: A method (32) of valuation of large groups of assets (12) 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 asset values. Individual asset values are developed and listed in relational 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 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 collective valuations established by cumulating the individual valuations.

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