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(54) Title: SYSTEM FOR APPRAISING A FINANCIAL PRODUCT

(57) Abstract: A method and system of appraising a financial product includes receiving a request for a financial product and information about a party requesting the financial product; preparing a bid solicitation for the financial product based on the request and information and transmitting the bid solicitation to a plurality of products carriers; a plurality of product carriers submitting initial proposals for providing the financial product; generating ratings for the initial proposals, respectively; and generating appraisals for the initial proposals; and informing the product carriers of the decision.