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Mattox(10) **Pub. No.: US 2013/0282613 A1**(43) **Pub. Date: Oct. 24, 2013**(54) **COMPUTERIZED METHOD AND SYSTEM
FOR FINANCING BY EB-5 INVESTOR VISA
REGIONAL CENTER**(71) Applicant: **Michael Lee Mattox**, Lacey, WA (US)(72) Inventor: **Michael Lee Mattox**, Lacey, WA (US)(21) Appl. No.: **13/760,133**(22) Filed: **Feb. 6, 2013****Related U.S. Application Data**(63) Continuation-in-part of application No. 13/448,334,
filed on Apr. 16, 2012.**Publication Classification**(51) **Int. Cl.**
G06Q 40/06 (2006.01)
G06Q 50/26 (2006.01)(52) **U.S. Cl.**
CPC **G06Q 40/06** (2013.01); **G06Q 50/26**
(2013.01)
USPC **705/36 R**(57) **ABSTRACT**

A computer-implemented financed commercial economic system and method for EB-5 immigrant investor visa programs through a regional center directed to promotion of economic growth, improved economic regional productivity, job creation and increased capital investment, in which EB-5 investors by a capital investment for economic commercialization of projects and an electronic database accessible through a communications network to maintain regional center and EB-5 investor information, with an escrow account of funds from sales of products produced in by the projects, and returning of capital investments to the EB-5 investors after a pre-determined period of time with the proceeds of the escrow account.

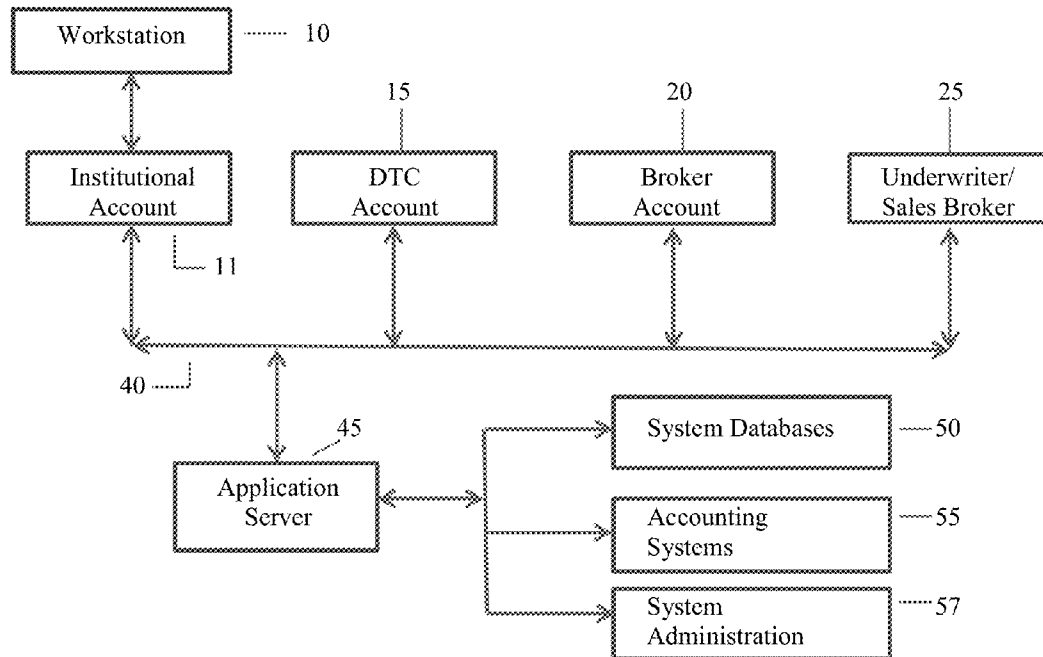


FIG. 1

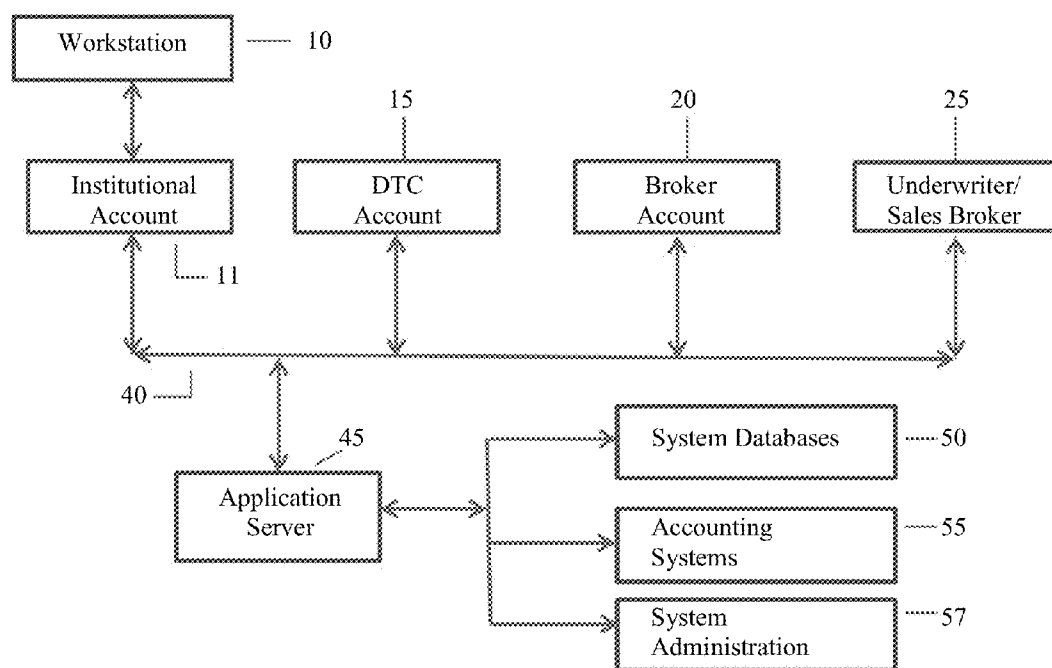


FIG. 2

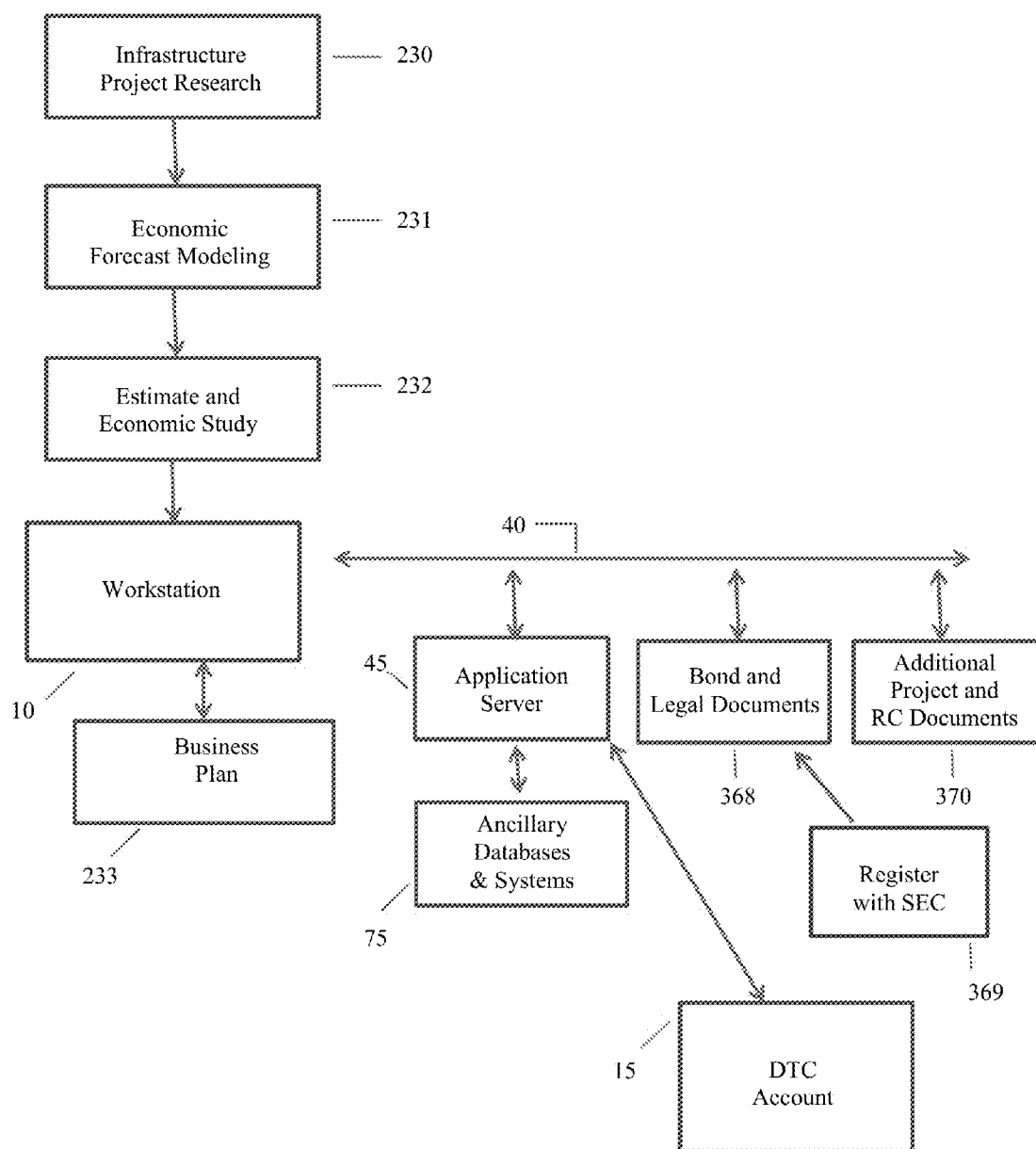


FIG. 3

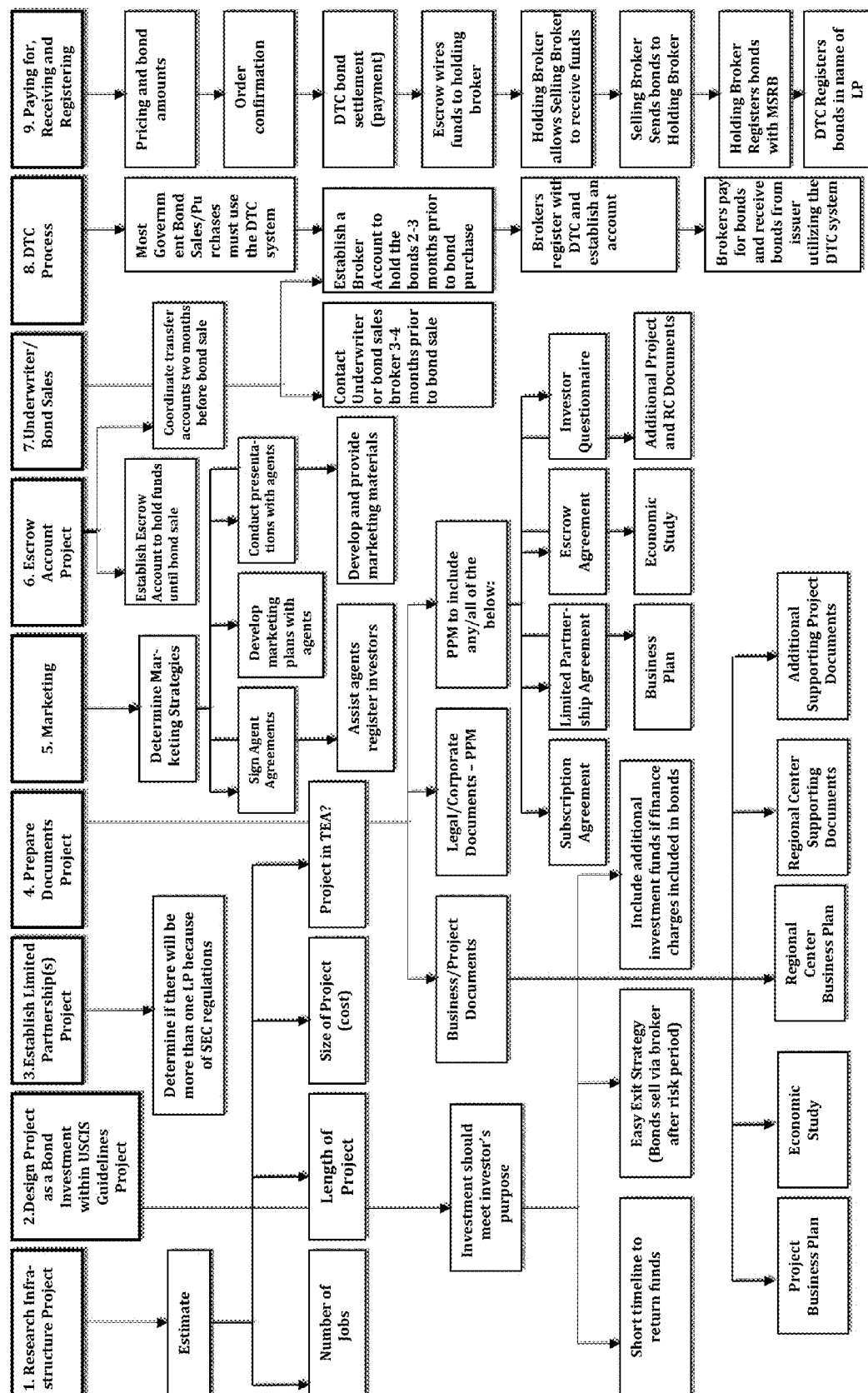
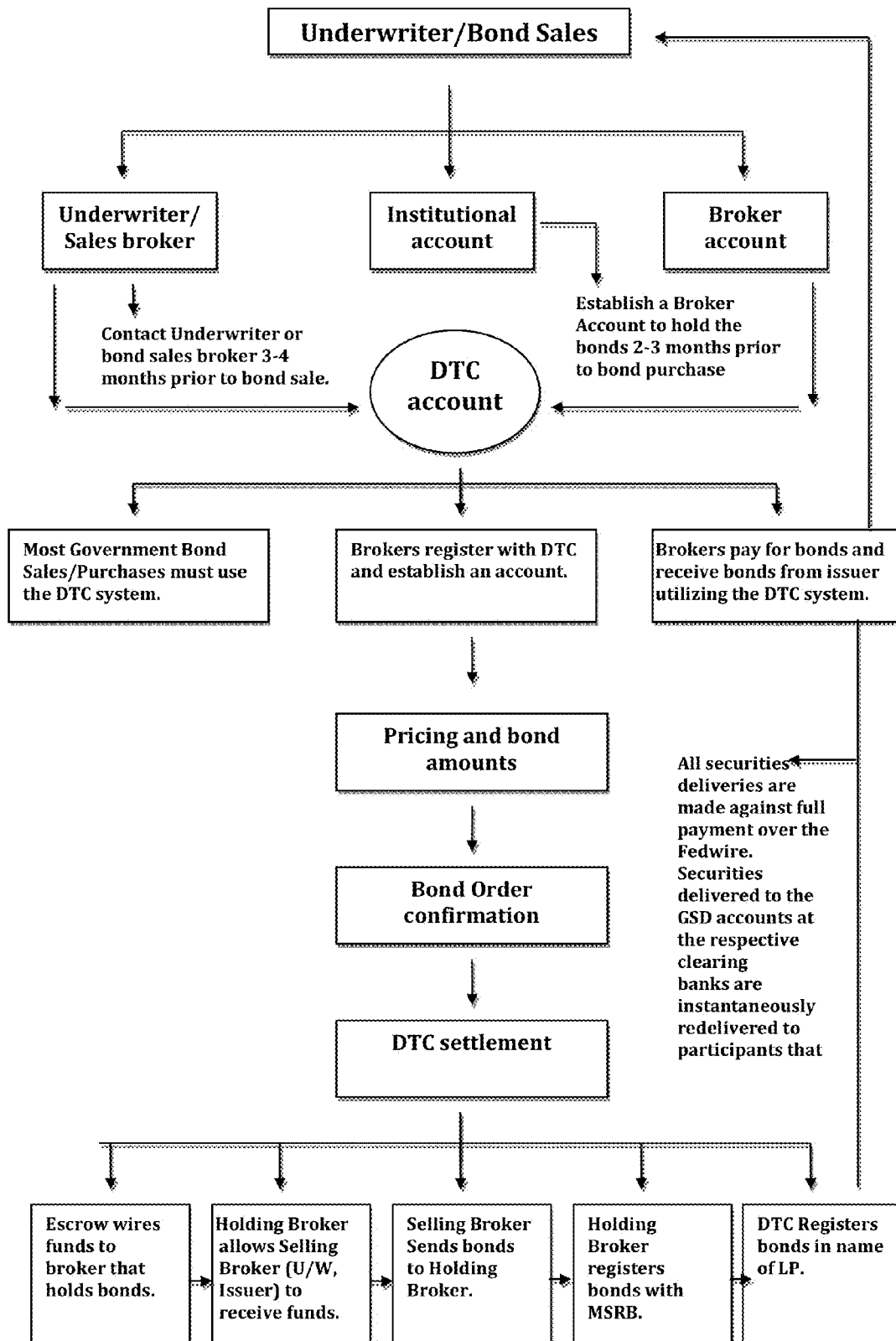


FIG. 4



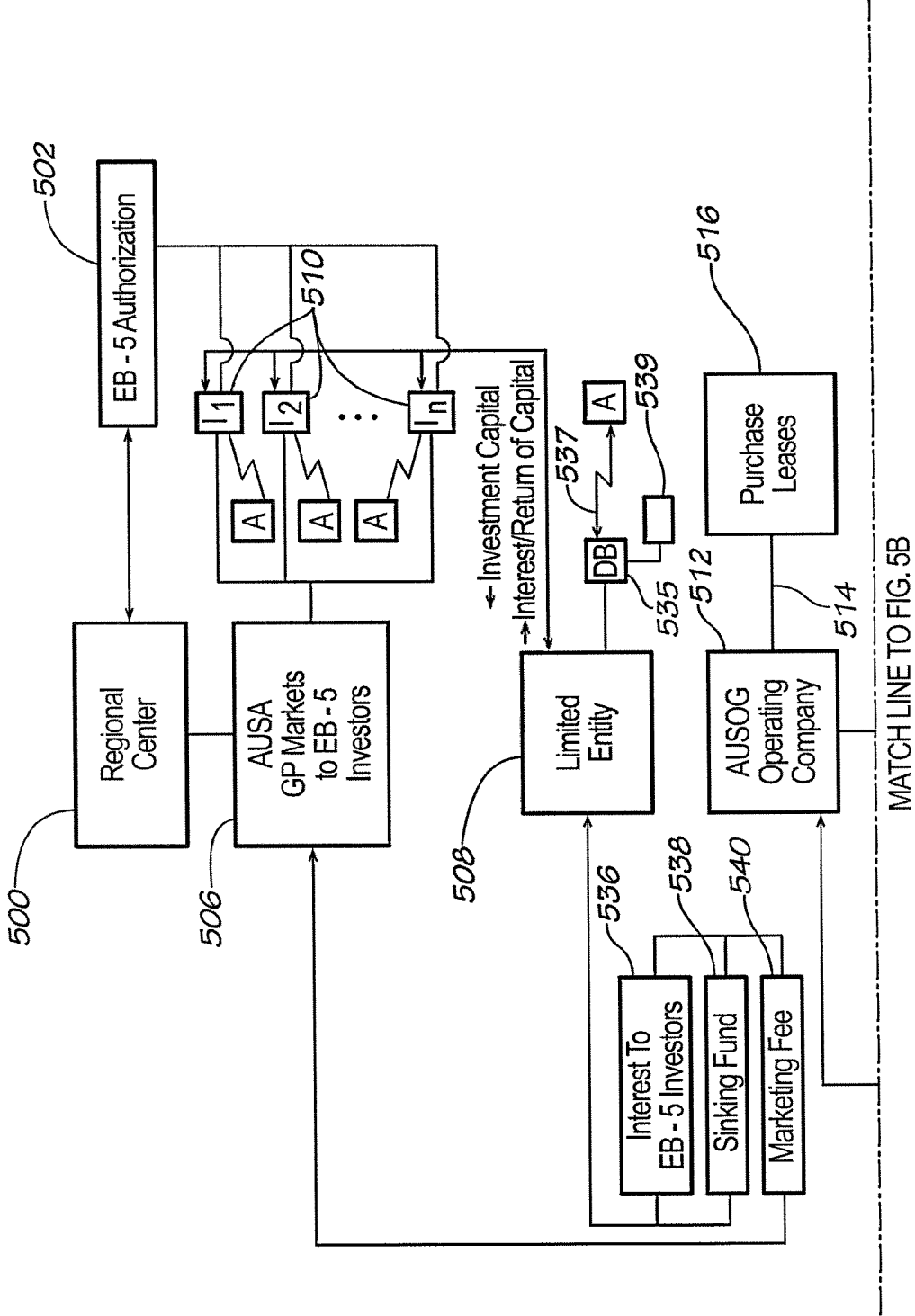


FIG. 5A

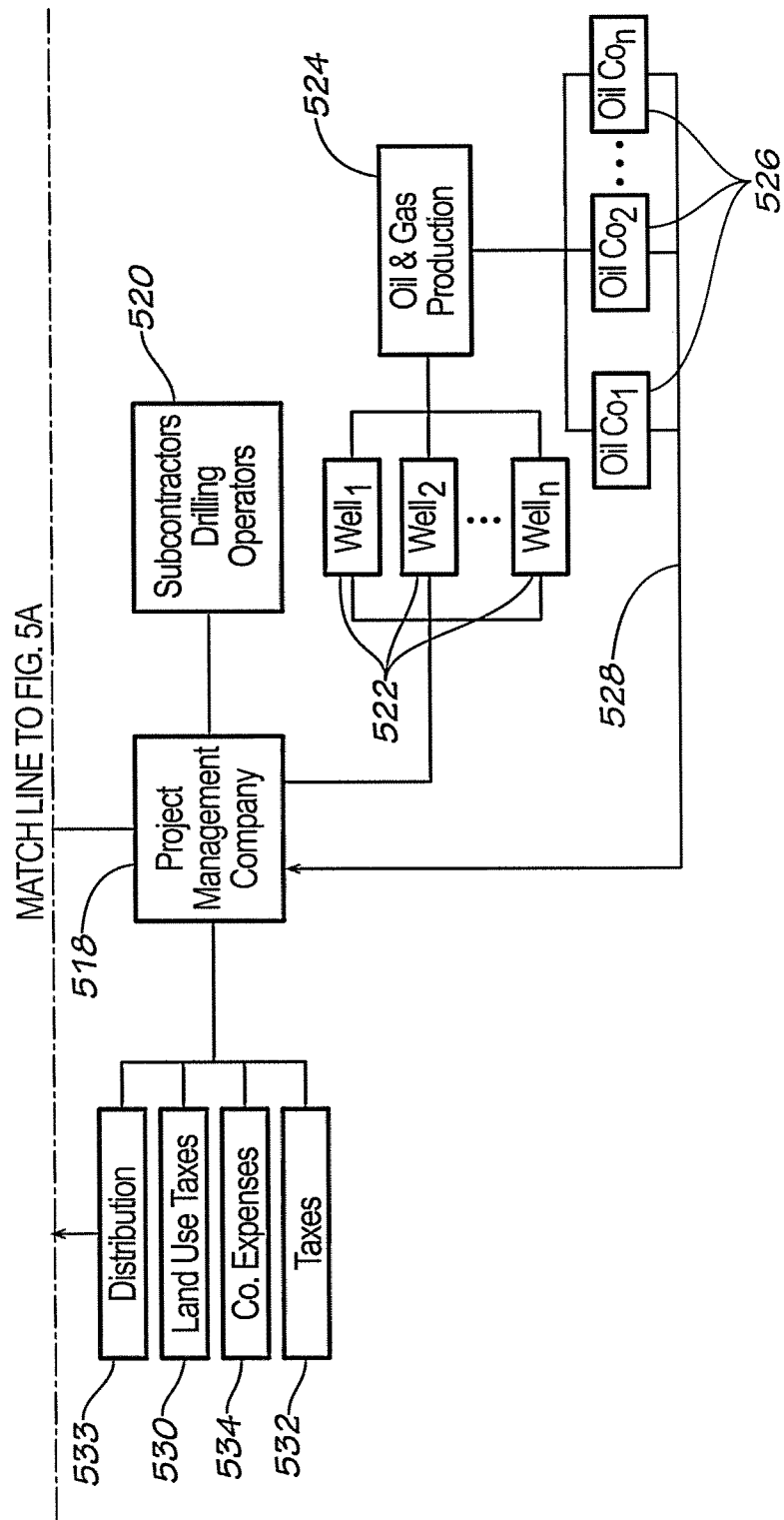


FIG. 5B

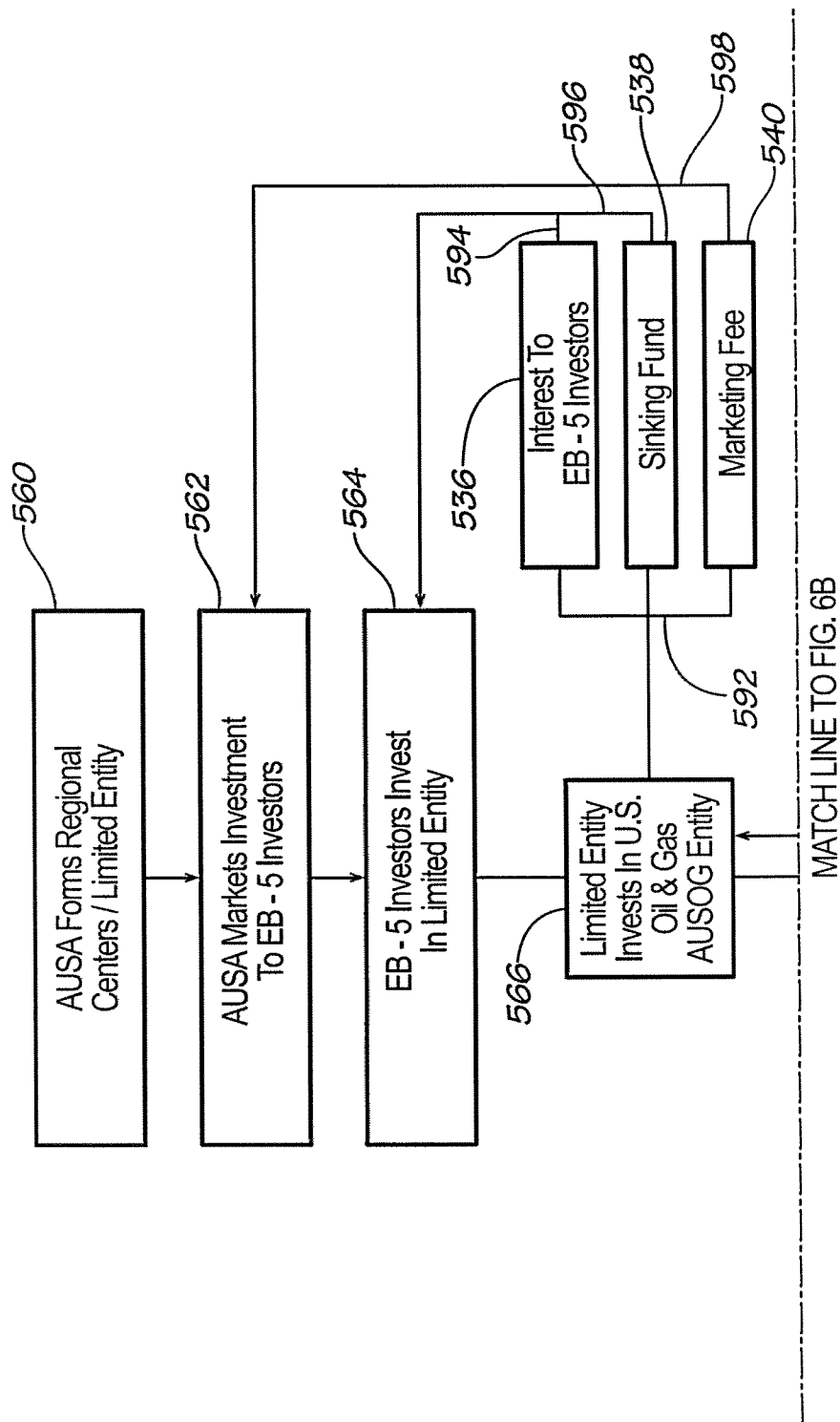


FIG. 6A

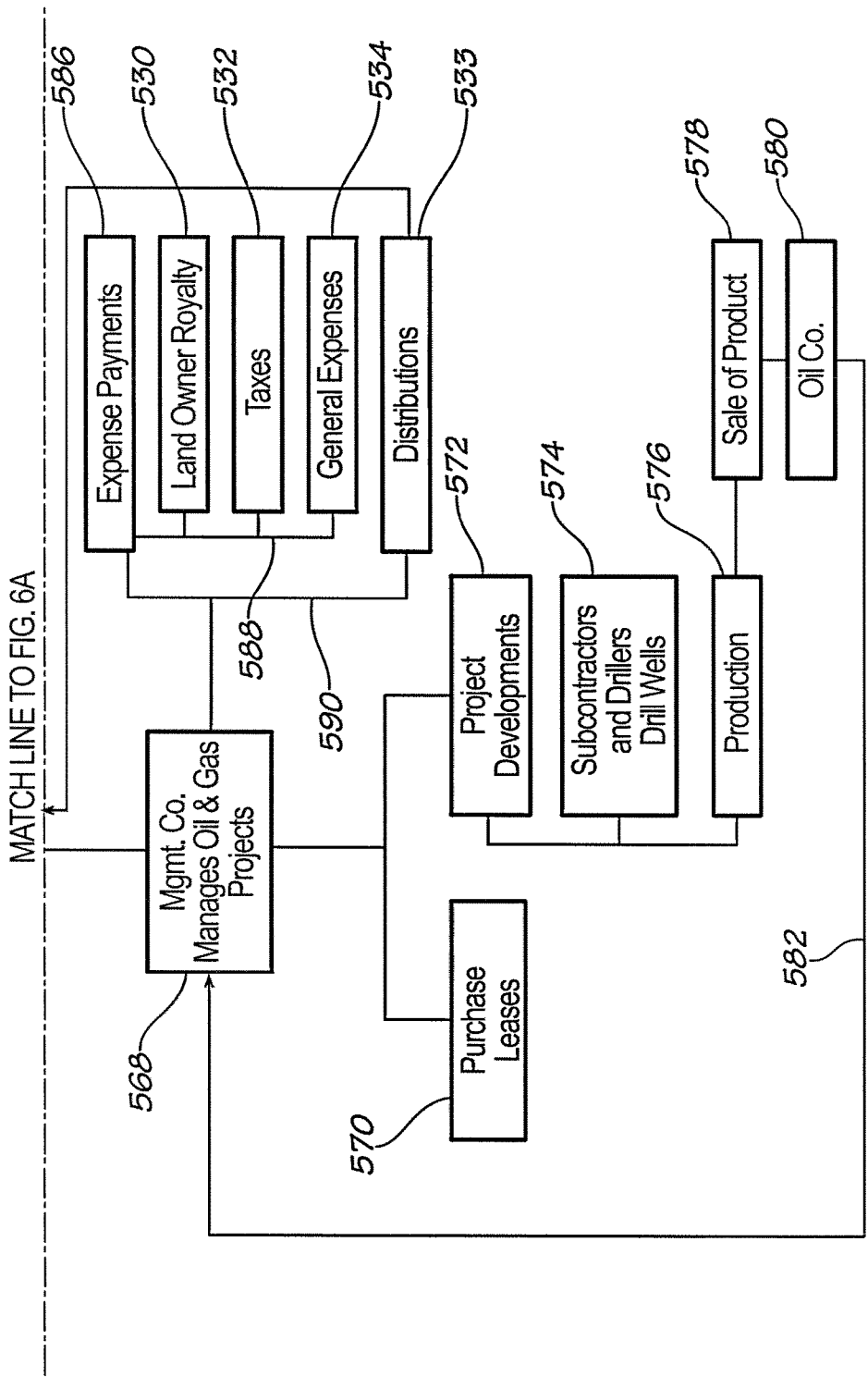


FIG. 6B

COMPUTERIZED METHOD AND SYSTEM FOR FINANCING BY EB-5 INVESTOR VISA REGIONAL CENTER

FIELD OF THE INVENTION

[0001] The invention relates generally to computer software. More specifically, the invention relates to methods and systems for financing investments that meet the requirements of the United States government's EB-5 immigrant investor visa program.

BACKGROUND OF THE INVENTION

[0002] The United States Customs and Immigration Service ("USCIS") administers the Immigrant Investor Program, also known as "EB-5," created by Congress in 1990 to stimulate the U.S. economy through job creation and capital investment by foreign investors. Certain EB-5 visas are set aside for investors in regional centers designated by USCIS based on proposals for promoting economic growth. Regional centers may be any economic entity, public or private, which is involved with the promotion of economic growth, improved regional productivity, job creation, and increased domestic capital investment. Investments made through regional centers can take advantage of a more expansive concept of job creation, including both "indirect" and "direct" jobs.

[0003] The organizers of a regional center seeking the "Regional Center" ("RC") designation from USCIS must submit a proposal, supported by economically or statistically valid forecasting tools, showing how the regional center plans to focus on a geographical region within the United States. The proposal must explain how the regional center will promote economic growth in that region, in verifiable detail (using economic models in some instances), jobs will be created directly or indirectly through capital investments made in accordance with the regional center's business plan. In addition, the proposed regional center must demonstrate the amount and source of capital committed to the regional center; the promotional efforts made and planned for the business project; and how the regional center will have a positive impact on the regional or national economy.

[0004] All EB-5 investors must invest in a commercial enterprise that will create or preserve at least 10 full-time jobs for qualifying U.S. workers within two years (or under certain circumstances, within a reasonable time after the two-year period) of the immigrant investor's admission to the United States as a Conditional Permanent Resident. Jobs created may be either direct or indirect jobs: Direct jobs are actual identifiable jobs for qualified employees located within the commercial enterprise into which the EB-5 investor has directly invested his or her capital, and indirect jobs are those jobs shown to have been created collaterally or as a result of capital invested in a commercial enterprise affiliated with a regional center by an EB-5 investor.

[0005] The minimum qualifying investment in the United States is \$1 million, although the minimum qualifying investment either within a high-unemployment area or rural area in the United States is \$500,000.

[0006] The economic models used to demonstrate the projected job creation impact and to prove actual job creation may be of any form, as long as they are recognized as legitimate models. As a result, for some time it has been known that computerized economic models such as RIMMS II and IMPLAN may serve this purpose. However, no one has

addressed the complexities added by attempting to model and finance massive construction projects within the requirements of the EB-5 program, including the difficulty of identifying and describing the thousands of job positions created under dozens of contractors working on the projects, not to mention physically identifying associated federal tax documents relating to the same. Moreover, the complex task of handling the scores of instructions, transactions, storage functions, deliveries of funds and bonds, and record keeping entailed by the actual financing associated with such massive projects has not been addressed. All of these potential problems highlight the need for a method for platinum government bond financing by an EB-5 regional center that addresses the complexities of massive projects with extremely high levels of financing required, staggered issuing of bonds, multiple spending cycles, multiple sectors, and thousands of created jobs.

[0007] Accordingly, there is a need in the art for a method and system for increased promotion of economic growth, improved economic regional productivity, job creation and increased capital investment. It is to such that the present invention is directed

SUMMARY OF INVENTION

[0008] The preferred embodiments of the invention provide, among other things, a computerized method and system for automating and facilitating the performing and processing of tasks, information transfer, and storage associated with the financing investments that meet the requirements of the United States government's EB-5 immigrant investor visa program.

[0009] Advantages of the present invention include providing a smoother, simpler, continuous process from the beginning to the end of the entire financing process; reducing work by all parties, allowing the process to be more highly automated, eliminating and reducing work currently being performed manually; reducing redundant and repetitive tasks of manually entering the same information numerous times in different computer programs, so information can be entered once for the entire transaction, not just portions of the transaction; allowing transaction information to be instantly available to immediately perform additional tasks anywhere in the process; reducing the cost of completing a transaction; reducing the number of personnel necessary to complete a transaction; and providing for greater reliability to be built into the process.

[0010] The present invention meets the need in the art for increased promotion of economic growth, improved economic regional productivity, job creation and increased capital investment by financing commercial economic activity that meets the requirement of the United States government EB-5 immigrant investor visa program. Particularly, the present invention provides a computer-implemented method of financing commercial economic activity that meets the requirement of the United States government EB-5 immigrant investor visa program, comprising the steps of:

[0011] forming a regional center directed to promotion of economic growth, improved economic regional productivity, job creation and increased capital investment;

[0012] obtaining EB-5 investors to participate in the regional center by a capital investment in an entity for economic commercialization of a plurality of projects undertaken by the entity;

[0013] maintaining on an electronic database the regional center and EB-5 investor information accessible through a communications network;

[0014] providing a company to manage the economic commercialization of the projects;

[0015] establishing an escrow account to hold funds arising from sales of a plurality of products produced by the projects; and

[0016] returning the capital investments to the EB-5 investors after a pre-determined period of time with the proceeds of the escrow account,

[0017] whereby the regional center being provided with EB-5 investment capital develops economic commercialization projects that meets the requirements of the EB-5 immigrant investor visa program.

[0018] In another aspect, the present invention provides a computer-implemented financed commercial economic system that meets the requirement of the United States government EB-5 immigrant investor visa program, comprising a regional center directed to promotion of economic growth, improved economic regional productivity, job creation and increased capital investment. A plurality of EB-5 investors participate in the regional center each by a capital investment in an entity for economic commercialization of a plurality of projects undertaken by the entity. An electronic database accessible through a communications network maintains the regional center and EB-5 investor information. A public company manages the economic commercialization of the projects, and an escrow account holds funds arising from sales of a plurality of products produced by the projects. An analyzer returns the capital investments to the EB-5 investors after a pre-determined period of time with the proceeds of the escrow account. The regional center being provided with EB-5 investment capital develops economic commercialization projects that meets the requirements of the EB-5 immigrant investor visa program.

[0019] Other aspects and advantages of the invention will be apparent from the following description and the appended claims.

BRIEF DESCRIPTION OF DRAWINGS

[0020] FIG. 1 shows a flow chart diagram of the method of the present invention.

[0021] FIG. 2 illustrates a System Overview and Architecture Showing Ancillary Databases and Systems Detail for platinum bond financing by EB-5 investor visa regional center.

[0022] FIG. 3 illustrates a System Overview and Architecture of a computerized method for platinum bond financing by EB-5 investor visa regional center.

[0023] FIG. 4 illustrates a view depicting Basic Financing and Workflow Process.

[0024] FIGS. 5A and 5B illustrate in schematic view an EB-5 investor program using a regional center system.

[0025] FIGS. 6A and 6B illustrate a flow chart of the EB-5 process using a regional center in accordance with the present invention.

DETAILED DESCRIPTION

[0026] The present invention relates to a method for platinum government bond financing by an EB-5 regional center that addresses the complexities of massive projects with extremely high levels of financing required, staggered issuing

of bonds, multiple spending cycles, multiple sectors, and thousands of jobs created over a distributed computing network (See FIG. 1).

[0027] FIG. 3 shows a diagram of the method for platinum government bond financing 40. To better understand how the method 40 works, it is first necessary to understand typical electronic document structures. A compound file, such as an OLE/COM document, is actually an object-oriented collection of data streams. These streams are grouped together into storages. These storages can contain other storages in a hierarchical manner. The lowest level storage is called the root storage. The root storage contains all the information in the document and it is what we generally call the file.

[0028] When a document is embedded in another document, the embedded document's root storage becomes sub-storage in the parent document. The streams can be complex structures themselves, and are usually composed of multiple objects, which are themselves streams. For example, the Office Art layer introduced in Microsoft's Office 97® embeds drawing objects directly into the primary data stream of a Word document. The shape and inlineshape objects in Office Art are capable of storing images in file formats such as bitmaps, JPEGs, GIFs and PNGs, and other types of binary data. The shape and inlineshape objects are also the key to understanding compression techniques used in Office 2000® and Windows XP® versions. To parse the data in a compound file correctly, the file must be broken down into its elementary data streams. The elementary streams can be filtered and reassembled into a new document that is free of hidden data. It is important to note that compound files, such as OLE/COM, and other complex non-compound file types, like HTML and XML, are all handled in similar fashion by the DDE 64. FIG. 1 shows a flow chart of protocol in accordance with one embodiment of the present invention. In this embodiment, the method of utilizing government bonds for EB-5 Visa investment offerings begins with researching an appropriate infrastructure project. An estimate must be made regarding the proposed number of jobs; the length of the project; the cost of the project; and confirmation of whether the project is in a targeted employment area.

[0029] While the system may be implemented on one computer system such as a single personal computer, it is more likely to be implemented on a distributed computing network 40 (See FIGS. 1, 2). The distributed computing network 40 may be a local area network (LAN) or a wide area network (WAN), such as, for example, the Internet, a hard-wired or wireless network, or any combination thereof, and most likely will be implemented on the Internet or an Extranet.

[0030] One or more application servers 45 run computer program processes which perform the functions necessary to send and display screens to users to enter and view information, and perform their activities on remote, or local computing devices, receive information back from users, process it if necessary, store it in one or more databases 50, send it if necessary for use or processing by one or more ancillary systems or databases 75 (See FIG. 2) to perform necessary ancillary processes or activities, receive back results and save to one or more databases 75 (See FIG. 2), and make it available to all appropriate parties by again sending and displaying screens to users to view and perform subsequent activities on computing devices.

[0031] Although there are numerous computer technologies with which this computer process could be developed and carried out, the preferred embodiments of the invention

provide a comprehensive client-and-server technology (See FIG. 2) allowing the users to use a personal computer (PC) workstation **10** with a display to view graphical user interfaces (GUI) screens, and common input devices, for example a mouse and keyboard, which access an application server(s) **45** over the Internet or over a secure “Extranet,” via TCP/IP. The application server(s) **45** would connect to one or more relational databases **50** (See FIG. 1) for transaction data to be saved and retrieved. These databases could be built in typical database programs such as, for example, SQL, DB2, and Oracle, and the application server process could be programmed in such tools as, for example, ASP and DOTNET programming environment from Microsoft, PeopleSoft’s “Portal,” or IBM’s “Domino,” “Websphere” and “Webspere Portal” in conjunction with using XML, JAVA, and HTML, or other programming tools. In addition, there may be one or more “ancillary” databases and systems **75** (See FIG. 2) with which the application server can exchange information. These “ancillary databases **75** may be developed with the system, or they may be provided by third parties, and accessed via programming tools such as, for example, XML.

[0032] The preferred embodiments and best mode of carrying out the invention are client-server architecture with one or more application servers **45** which run and manage the process. Actions taken by users on their client computer workstations **10** are processed by the application server **45** which processes information, performs tasks, serves up client user screens on computing devices, sends and retrieves information to and from databases or ancillary computer processes, and distributes information according to one or more application server programs to the workstation, managing and making the entire process possible.

[0033] The terms used hereinafter, such as for example “application,” “application server,” “computer program,” “computer process,” “computer application,” etc., are used interchangeably and deemed for the purposes of this application and claims to mean one or more computer applications performing the computer functions herein described unless otherwise indicated.

[0034] As described herein, in various embodiments, one or more server(s), client computer(s), application computer (s) and/or other computers can be utilized to implement one or more aspects of the invention. Illustrative computers can include, e.g. a central processing unit; memory (e.g. RAM, etc.) data storage (e.g., hard drives, etc.) input/output ports (e.g., parallel and/or serial ports, etc.); data entry devices (e.g. key boards, etc.); etc. In addition, client computers may contain, in come embodiments, browser software for interacting with the server(s), such as, for example, using hypertext transfer protocol (HTTP) to make requests of the server(s) via the Internet or the like.

[0035] The system may use one or more relational databases **50** (See FIG. 1) with a variety of structures which may include data categories such as, for example: regional center information, buyer information, sale information, etc.

[0036] While users may use any form of electrical computing device or general purpose computing machines or devices for accessing and interacting with the system **40**, which could include personal computers, network terminals, digital Internet cell phones, palm pilots or telephone voice response or touch-tone technology, the description herein describes the use of a common personal computer with a display, a keyboard, and a pointing device such as a mouse. Electronic

computing devices may also include any other suitable programmable electronic devices consistent with the invention.

[0037] It is pointed out that the order of steps or activities, and whether particular tasks are performed manually or automatically, is flexible and can be programmed to be varied to give the process and users as much flexibility as possible. In addition, various steps may be modified, simplified, and one or more tasks may be combined to simplify and streamline the overall process.

[0038] It is also pointed out that certain of the drawings herein reflect the “workflow” of the system, rather than the actual system architecture. In particular, FIG. 3 shows the process from start to finish, rather than the fact that all information, whether the result of user input or processes performed, in most cases is transferred to and from the application server(s) **45** and databases **50**.

[0039] The first stage of the analysis brings in the element of human judgment and analysis: designing a project as a Bond Investment within USCIS Guidelines. From workstation **10**, infrastructure project research **230** is directed toward finding an investment that meets the investor’s purpose, provides a short timeline to return funds, has an easy exit strategy, such as having the bonds sell via broker after the risk period, and includes additional investment funds if finance charges will be included in the bonds. Economic forecast modeling **231** is employed to develop an economic study **232** and estimate **232** of costs and benefits of the proposed project. Further, the project offerer may negotiate with a bonding authority of a municipality (city, county, state, or other bonding authority) for the right to purchase a series or allotment of bonds for economic development or job creation. The bonds would have a negotiated price available for purchase for EB-5 investors.

[0040] Next is the establishment of a limited partnership(s) (“LP”) to own and manage the process. It must be determined if there will be more than one LP because of SEC regulations, and then documents **368** must be prepared. The business/project documents to be prepared include the Project Business Plan **233**; the Economic Study **232**; the Regional Center Business Plan **233**; the Regional Center Supporting Documents **370**; and any necessary additional supporting project documents **370**.

[0041] In addition, legal/corporate documents **368** must be prepared, including a private placement memorandum (PPM) that may include a Subscription Agreement; Limited Partnership Agreement; Escrow Agreement; Investor Questionnaire; and any necessary additional project and RC documents. Marketing strategies must be determined; steps include signing agent agreements **370**; determining marketing plans **370** with agents; conducting presentations **370** with agents; assisting agents with the registration of investors **370**; and developing and providing marketing materials **370**. In addition, an escrow account must be established to hold funds until the bond sale. Steps include coordinating transfer accounts two months before the bond sale; contacting an underwriter or bond sales broker **25** three to four months prior to the bond sale; establishing an institutional account **11** to purchase bonds; and establishing a broker account **20** to hold the bonds two to three months prior to bond purchase. The broker **25** must have a Depository Trust Company (“DTC”) account **15** (See FIG. 1), because most government bond sales/purchases must use the DTC system. The brokers **25** register with DTC and establish an account, paying for bonds and receiving bonds from an issuer utilizing the DTC system.

[0042] The Depository Trust Company (“DTC”), New York, N.Y., acts as securities depository for the bonds. In the illustrative embodiment, the bonds are Series 2012C Bonds but may be any municipal bond. Generally, the bonds will be issued as fully-registered securities registered in the name of DTC’s partnership nominee. In the illustrated embodiment, the Series 2012C Bonds will be issued as fully-registered securities registered in the name of Cede & Co. (DTC’s partnership nominee) or such other name as may be requested by an authorized representative of DTC. One fully-registered Bond certificate will be issued for each maturity within a series of the Bonds in the principal amount of such maturity and will be deposited with DTC.

[0043] DTC, currently the world’s largest depository, is a limited-purpose trust company organized under the New York Banking Law, a “banking organization” within the meaning of the New York Banking Law, a member of the Federal Reserve System, a “clearing corporation” within the meaning of the New York Uniform Commercial Code, and a “clearing agency” registered pursuant to the provisions of Section 17A of the Securities Exchange Act of 1934. DTC holds and provides asset servicing for over 3.5 million issues of U.S. and non-U.S. equity issues, corporate and municipal debt issues, and money market instruments (from over 100 countries) that DTC’s participants (“Direct Participants”) deposit with DTC.

[0044] DTC also facilitates the post-trade settlement among Direct Participants of sales and other securities transactions in deposited securities, through electronic computerized book-entry transfers and pledges between Direct Participants’ accounts. This eliminates the need for physical movement of securities certificates. Direct Participants include both U.S. and non-U.S. securities brokers and dealers, banks, trust companies, clearing corporations, and certain other organizations. DTC is a wholly-owned subsidiary of The Depository Trust & Clearing Corporation (“DTCC”). DTCC is the holding company for DTC, National Securities Clearing Corporation and Fixed Income Clearing Corporation, all of which are registered clearing agencies. DTCC is owned by the users of its regulated subsidiaries. Access to the DTC system is also available to others, such as both U.S. and non-U.S. securities brokers and dealers, banks, trust companies, and clearing corporations that clear through or maintain a custodial relationship with a Direct Participant, either directly or indirectly (“Indirect Participants”).

[0045] Purchases of Bonds under the DTC system must be made by or through Direct Participants, which will receive a credit for the Bonds on DTC’s records. The ownership interest of each actual purchaser of each Bond (“Beneficial Owner”) is in turn to be recorded on the Direct and Indirect Participants’ records. Beneficial Owners will not receive written confirmation from DTC of their purchase. Beneficial Owners are, however, expected to receive written confirmations providing details of the transaction, as well as periodic statements of their holdings, from the Direct or Indirect Participant through which the Beneficial Owner entered into the transaction. Transfers of ownership interests in the Bonds are to be accomplished by inputting into a terminal entries made on the books of Direct and Indirect Participants acting on behalf of Beneficial Owners. Beneficial Owners will not receive certificates representing their ownership interests in the Bonds, except in the event that use of the book entry system for the Bonds is discontinued.

[0046] To facilitate subsequent transfers, all Bonds deposited by Direct Participants with DTC are registered in the name of DTC’s partnership nominee, Cede & Co., or name of such other nominee as may be requested by an authorized representative of DTC. The deposit of Bonds with DTC and their registration in the name of Cede & Co. or such other DTC nominee do not effect any change in beneficial ownership. DTC has no knowledge of the actual Beneficial Owners of the Bonds; DTC’s records reflect only the identity of the Direct Participants to whose accounts such Bonds are credited, which may or may not be the Beneficial Owners. The Direct and Indirect Participants will remain responsible for keeping account of their holdings on behalf of their customers.

[0047] When notices are given, they are sent by the Bond Registrar to DTC only. Conveyance of notices and other communications by DTC to Direct Participants, by Direct Participants to Indirect Participants, and by Direct Participants and Indirect Participants to Beneficial Owners are governed by arrangements among them, subject to any statutory or regulatory requirements as may be in effect from time to time. Redemption notices are sent to DTC. If less than all of the Bonds within a Series are being redeemed, DTC’s practice is to determine by lot the amount of the interest of each Direct Participant in such issue to be redeemed.

[0048] Neither DTC nor the DTC nominee consents or votes with respect to the Bonds unless authorized by a Direct Participant in accordance with DTC’s MMI Procedures. DTC mails an Omnibus Proxy to the state as soon as possible after the record date. The Omnibus Proxy assigns the DTC nominee’s consenting or voting rights to those Direct Participants to whose accounts the Bonds are credited on the record date (identified in a listing attached to the Omnibus Proxy).

[0049] Payments on the Bonds will be made to the DTC nominee, or such other nominee as may be requested by an authorized representative of DTC. DTC’s practice is to credit Direct Participants’ accounts upon DTC’s receipt of funds and corresponding detail information from the state or the Bond Registrar, on payable date in accordance with their respective holdings shown on DTC’s records. Payments by Participants to Beneficial Owners will be governed by standing instructions and customary practices, as is the case with securities held for the accounts of customers in bearer form or registered in “street name,” and will be the responsibility of such Participant and not of DTC, the Bond Registrar or the state, subject to any statutory or regulatory requirements as may be in effect from time to time. Payments to the DTC nominee are the responsibility of the state or the Bond Registrar, disbursement of such payments to Direct Participants will be the responsibility of DTC, and disbursement of such payments to the Beneficial Owners will be the responsibility of Direct and Indirect Participants.

[0050] DTC may discontinue providing its services as depository with respect to the Bonds at any time by giving reasonable notice to the state or the Bond Registrar. Under such circumstances, in the event that a successor depository is not obtained, Bond certificates are required to be printed and delivered. The state may decide to discontinue use of the system of book-entry-only transfers through DTC (or a successor securities depository). In that event, Bond certificates will be printed and delivered to DTC.

[0051] Finally, the steps of paying for, receiving, and registering bonds call for the selling broker to discuss pricing and bond amounts for the bond order, which is usually confirmed

within one day. The amount of the bond settlement (payment) is determined in order to prepare for payment; next, the escrow wires the necessary funds to the broker that holds the bonds. The holding broker allows the selling broker, underwriter, and/or issuer to receive the funds; the selling broker then sends the bonds to the holding broker, who registers the bonds with the Municipal Securities Registration Board (MSRB). Ultimately, DTC registers the bonds in the name of the LP.

[0052] Alternative bond purchase processes are within the scope of the present invention. Bond purchases may be processed using Received Versus Purchase (RVP) accounts as well as Delivery Versus Purchase (DVP) accounts. RVP accounts may be established at the receiving brokerage firm. The RVP accounts allow orders to be placed through the underwriter directly. The underwriter would have a DVP account. The custodian brokerage firm RVP account would need to meet appropriate “know your client” rules for opening the accounts. The DVP account may not need to follow those rules as stringently. However, the underwriter would need to be willing to purchase the bonds and to pull or receive the funds at a later time. There may be a credit approval requirement or standard for opening and maintaining this type of account. Conventionally, underwriting firms approve accounts in the \$10 to \$20 million dollar range and an exception approval may be necessary in order to have an account for a substantially increased amount. These types of accounts are typically set up for mutual fund companies or other financial institutions. The DTC system is still used for reporting the bonds purchased or sale through MSRB.

[0053] Bond laddering with mutual fund companies may also be accomplished. Brokerage firms with advisory platforms manage assets directly. In this environment, an advisory account may be opened at the brokerage firm and contract with mutual fund providers to buy bonds at new issue directly. The bonds may be purchased directly from the state through the underwriter, delivered to the custodial advisory account and managed on an ongoing basis by the mutual fund manager. This account may need to satisfy “know your client” and meet anti-money-laundering rules. In addition there would need to be a contract and information provided to the mutual fund company. However, the mutual fund company may rely on the due diligence of the brokerage firm and may not generally need to practice their own account screening processes.

[0054] It is to be appreciated that large mutual fund companies buy municipal bonds on an on-going basis. Underwriters are incentivized in that underwriters obtain sales commissions for bonds sold to mutual fund companies which are customers rather than sell to customers of other brokerage firms. Differences in sales prices may reflect that the brokerage firms with additional selling avenues, may offer better sales price. The DTC system discussed above would be used for reporting the bonds purchase or sale through MSRB.

[0055] Custodial account is a common way to purchase bonds at new issue. The purchase order would be entered through the custodial brokerage account to the underwriter. The underwriter allocates bonds to the mutual fund companies and other brokerage firms at discretion. The funds are sent from the custodial brokerage accounts and the bonds settle in that account. The order would then be recorded by the custodial brokerage firm through the DTC system and reported to the MSRB.

[0056] FIGS. 5A and 5B illustrate a schematic system overview and architecture 500 for an EB-5 immigrant investment system using a regional center 502. The regional center 502 is approved for EB-5 authorizations 504 for a plurality of immigrants/investors 510. The regional center 502 in the illustrated embodiment is directed to development of oil and gas projects in the United States through an Access U.S. Oil and Gas Entity (AUSA) 506. The AUSA 506 forms an entity, such as a limited partnership LP 508 by example and not limitation, together with the EB-5 investors 510. The AUSA 506 acts as general partner of the LP 508. The AUSA 506 provides marketing services on behalf of the regional center 502 to the EB-5 investors 510. The AUSA 506 works with interested investors/immigrants 510 to bring EB-5 investment to the LP 508. Each EB-5 investor 510 invests a required amount of EB-5 capital plus an additional amount in order to participate in the regional center 502. The EB-5 capital is provided to the limited partnership 508 and an administration fee is provided to AUSA 506 for services.

[0057] The AUSA 506 invests the capital with an Access U.S. Oil and Gas project entity (AUSOG) 512. The AUSOG 512 is a commercial enterprise directed to promotion of economic growth, improved regional productivity, job creation and increased capital investment, and particularly increased U.S. domestic capital investment. In the illustrated embodiment, the AUSOG 512 obtains the capital such as by a loan or investment from the AUSA 506. The AUSOG 512 engages in oil and gas exploration and recovery. The AUSOG 512 investigates and evaluates proposed oil gas exploration leases and opportunities available from a plurality of lease holders. The AUSOG 512 purchases 514 oil and gas leases 516.

[0058] AUSOG 512 may purchase and/or establish a project management company 518 to manage one or more oil and gas exploration and recovery projects accessible through the leases 516. Alternatively, AUSOG 512 may perform the functions of the project management company 518 discussed below. The project management company 518 works with subcontractors 520 including independent oil drilling operators contracted to drill and establish production wells 522. The wells 522 when operating produce barrels of oil and production of gas, generally production 524. The production 524 is sold to one or more oil processing companies 526 for refining into oil and gas products conventionally. The project management company 518 receives revenues 528 from sales of oil and gas production 524 to the oil companies 526. The project management company 518 works with the subcontractors 520, monitors production data, pays relevant tax and expenditures for its operations, and tracks the wells and the royalty payments. The AUSOG 512 however manages the development and well drilling on property subject of oil and gas leases 516 in order to facilitate development of drilling units in a timely manner to maximize earnings. The project management company 518 coordinates the sale of the oil and gas production 524 to oil companies 526 for refining purposes. Revenues 528 from the sale of such production 24 is received by the project management company 518. The revenue received by the project management company 518 is applied to land use royalty 530, taxes 532, and company general expenses and overhead 534. After expenses, revenue is distributed 533 by the project management company 518 to its investors such as ASOG 512.

[0059] In the illustrated embodiment, the LP 508 maintains and operates an electronic computer complex with an electronic database 535 accessible through a communications

network **537** to the EB-5 investors as well as to the AUSA **506**. The electronic database **535** maintains regional center **502** and EB-5 investor information, as well as accounting, management, contractual, and project information which includes but is not limited to project leases, subcontractor information, project status, and project financial information such as production, costs, and sales revenues. The access by particular persons to information may be selected and specified by AUSA **506**.

[0060] In addition, AUSOG **512** makes an annual capital interest payment **536** for the investors **510**. The payment may be made through the AUSA **506** on behalf of the LP **508**. Other associated costs of the regional center **502** include a sinking fund **538** in which funds accrue. The accrued sinking fund **538** is used to repay investors **510** their EB-5 capital contribution within a pre-determined period of time. In the illustrated embodiment, the system contemplates that the sinking fund will accrue funds of approximately 20% to 25% of each EB-5 investor **510** capital contribution so that within five years all or substantially all of the capital necessary to repay each EB-5 investor his capital contribution has been accrued. A marketing fee **540** may be paid on behalf of the LP **508** to AUSA **506**. In the illustrated embodiment, the electronic computer complex **535** further is configured **539** for analyzing revenues from project product production and sales, for determining the sinking fund accrual to the escrow account **538**, and providing for return of the capital investments to the EB-5 investors after a pre-determined period of time with the accrued funds of the escrow account **538**.

[0061] After expiration of the pre-determined investment period, AUSOG **512** used the accrued sinking fund **538** and repays the principal of the capital contributions made by the EB-5 investors **510**. The remaining company assets held by the limited partnership LP **508** including all of the oil and gas wells **522**, the leases **516**, and other assets, are distributed to AUSA **506**.

[0062] In an alternate embodiment, the sinking fund **538** is an independent escrow account on behalf of the project management company **518**, AUSA **506**, and the investors **510**. The project management company **518** distributes to the escrow account **538** the appropriate sums for investor interest payments during the term, accrual funds for repayment of the investments by the investors **510** after the pre-determined investment period, and servicing funds payable to AUSA **506**. The sinking fund **538** is operated by an agreement that provides for receipt and distribution of the funds independently. For example, the funds transferred annually by the project management company **518** and received by the sinking fund **538** may be distributed by agreement; for example, 20% paid to AUSA **506** as its servicing fee; 20% paid to investors as current year interest payment, and remaining 60% accrued for investor repayment at the end of the period.

[0063] FIGS. 6A and 6B illustrate a flow chart of the EB-5 investment system according to the present invention. As participants in the regional center **502**, the special energy entity AUSA **506** forms **560** the limited partnership entity **508** for participation by the plurality of EB-5 investors **510**. It is to be appreciated that another form of entity such as a limited liability company may be established or used rather than a limited partnership for the LP **508** as used in this illustrative embodiment. The formed LP relies on AUSA **506** as manager or general partner for day-to-day operations. The AUSA **506** markets **562** the EB-5 investment program as the regional center **502** to the EB-5 investors **510**. The EB-5 investors **510**

invest **564** in the LP **508**. This is accomplished by the payment of minimum investment amount required under the EB-5 program and the administrative fee for participation payable to the AUSA **506**. It is to be appreciated that a broker dealer may gainfully be used for transfer of the investments by the investors **510** to the LP **508**.

[0064] The LP **508** forms the AUSOG **512** entity for accessing U.S. oil and gas production opportunities **566**. The AUSOG **512** forms or acquires **568** the project management company **518** to manage the oil exploration projects on behalf of AUSOG **512**. The AUSOG **512** or the project management company **518** may investigate and purchase or direct purchase of land or leases for oil exploration and recovery **570**. The AUSOG **512** thereby researches suitable commercialization projects that comply with investment guidelines under the EB-5 program. The project management company **518** prepares documents necessary for the project including leases and subcontracts for development of the leases, marketing the product production of the project, and accounting for the project. The AUSOG **512** establishes the escrow account **538** to hold funds until the pre-determined period of the regional center **502** has passed.

[0065] In that regard, the project management company **518** manages the production of oil and gas from loaned property and leased property **572**. Management includes contracting **574** with independent drillers and other subcontractors for drilling and operating. Production is reported by the project management company **518** to the AUSOG **512**. The project management company **518** sells **578** production from the wells to oil company and refiners **526**. Revenue payments **528** transfer **582** to the project management company **518**. The project management company **518** attends to expense payments. This includes transfers **588** for land owner royalties **530**, taxes **532**, and general company expenses and overhead **534**. Periodically, the project management company **518** distributes **590** remaining revenues to its investors (such as AUSOG **512**). The AUSOG **512** distributes **592** its receipts. The AUSOG **512** transfers the annual capital interest payment **536** to the LP **508** for payment **594** to the EB-5 investors **510**. The AUSOG **512** transfers funds for the sinking fund **538** accrual account. After a pre-determined period of time the sinking fund **538** accrues sufficient funds to repay **596** the EB-5 investors **510** their initial EB-5 capital investment made in the LP **508**. A marketing fee may also transfer **598** from the AUSOG **512** to AUSA **506** for compensation of its marketing services.

[0066] The electronic computer complex **535** is configured to receive, analyze and report on the regional center **502** in performance of promoting economic growth, improved economic regional productivity, job creation and increased capital investment by financing commercial economic activity that meets the requirements of the United States government EB-5 immigrant investor visa program. Particularly, and without limitation, the computer complex receives and displays project financing criteria information comprising one or more of infrastructure research information, economic modeling information, business and project document information, marketing information, and funds and investment transaction information. The LP **508** generate project and infrastructure research information, generates economic modeling information, generate business document information, generates project document information, generates marketing and pricing information, and performs transfers of moneys for the various purposes discussed above. The elec-

tronic computer complex 535 further is configured for communicating among the means for receiving and displaying project and financing criteria information, means for generating project and infrastructure research information, means for generating economic modeling information, means for generating business document information, means for generating project document information, means for generating marketing and pricing information, and means for performing fund transfers. This includes an analyzer configured for sorting and organizing information. Further, the complex is configured for receiving and displaying the project and infrastructure research information, economic modeling information, business document information, project document information, marketing and pricing information. In accordance with the present invention, the regional center 502 searches for, markets, and finances EB-5 capital investments economic projects (in the illustrated embodiment, oil and gas exploration and development) that meet the requirements of the United States government's EB-5 immigrant investor visa program.

[0067] The information displayed to the user or EB-5 investor 520 can be controlled through a configuration file associated with the electronic computer complex 535. Some organizations may not be concerned about some data fields, such as the Author and Company fields in the meta data. This information could be removed from the user's display, which would make it easier for the user to concentrate on more important objects. The configuration file could also allow some automatic processing to occur. For example, correctly marked images could be automatically cropped and resized, or object linking and embedding (OLE) objects could be automatically converted, all without user intervention.

[0068] Examples of the present invention have been presented for use within the field of immigrant visa investor financing. However, it should be understood that the methods described could also be applied to other fields of finance.

[0069] While the invention has been described with respect to various illustrative embodiments, those skilled in the art, having benefit of this disclosure, will appreciate that other embodiments can be devised which do not depart from the scope of the invention as disclosed here. Accordingly, the scope of the invention should be limited only by the attached claims.

What is claimed is:

1. A computer-implemented method of financing commercial economic activity that meets the requirement of the United States government EB-5 immigrant investor visa program, comprising the steps of:

- forming a regional center directed to promotion of economic growth, improved economic regional productivity, job creation and increased capital investment;
- obtaining EB-5 investors to participate in the regional center by a capital investment in an entity for economic commercialization of a plurality of projects undertaken by the entity;
- maintaining on an electronic database the regional center and EB-5 investor information accessible through a communications network;
- providing a company to manage the economic commercialization of the projects;
- establishing an escrow account to hold funds arising from sales of a plurality of products produced by the projects; and

returning the capital investments to the EB-5 investors after a pre-determined period of time with the proceeds of the escrow account,

whereby the regional center being provided with EB-5 investment capital develops economic commercialization projects that meets the requirements of the EB-5 immigrant investor visa program.

2. The computer-implemented method as recited in claim 1, further comprising the steps of:

receiving a plurality of immigration visas upon formation of the regional center; and
distributing one of the plurality of immigration visas to a respective one of the EB-5 investors.

3. The computer-implemented method as recited in claim 1, wherein the projects comprise producing oil and gas from oil exploration and recovery leases.

4. The computer-implemented method as recited in claim 1, wherein the EB-5 investors are obtained by a marketing entity servicing the funding requirements of the regional center.

5. The computer-implemented method as recited in claim 1, wherein the entity is formed as a limited liability entity that receives payments from the EB-5 investors for obtaining the investment capital for the regional center.

6. The computer-implemented method as recited in claim 1, further comprising the step distributing the projects to a general partner that formed the regional center after the step returning the capital investment to the EB-5 investors.

7. The computer-implemented method as recited in claim 1, wherein the entity operates through one or more project management company to manage the projects.

8. The computer-implemented method as recited in claim 7, wherein the project management company is formed by the entity.

9. The computer-implemented method as recited in claim 7, wherein the project management company is acquired by the entity.

10. The computer-implemented method as recited in claim 1, further comprising the step of providing a sorting and organizing electronic complex configured for receiving, analyzing and displaying information about the projects of the regional center, which information includes product production data, costs data, and revenue data.

11. A computer-implemented financed commercial economic system that meets the requirement of the United States government EB-5 immigrant investor visa program, comprising:

- a regional center directed to promotion of economic growth, improved economic regional productivity, job creation and increased capital investment;
- a plurality of EB-5 investors that participate in the regional center by a capital investment in an entity for economic commercialization of a plurality of projects undertaken by the entity;
- an electronic database accessible through a communications network to maintain regional center and EB-5 investor information;
- a company configured to manage the economic commercialization of the projects;
- an escrow account that holds funds arising from sales of a plurality of products produced by the projects; and
- an analyzer for returning the capital investments to the EB-5 investors after a pre-determined period of time with the proceeds of the escrow account,

whereby the regional center being provided with EB-5 investment capital develops economic commercialization projects that meets the requirements of the EB-5 immigrant investor visa program.

12. The computer-implemented system as recited in claim **11**, further comprising a plurality of immigration visas obtained from a visa source upon formation of the regional center, whereby one of said visas is distributed to a respective one of the EB-5 investors.

13. The computer-implemented system as recited in claim **11**, wherein the products comprise oil and gas produced from oil exploration and recovery leases.

14. The computer-implemented system as recited in claim **11**, further comprising a marketer for soliciting capital investments from the EB-5 investors as a service to obtain the funding requirements of the regional center.

15. The computer-implemented system as recited in claim **14**, further comprising a plurality of payments, each payment from a respective one of the EB-5 investors providing the investment capital for the regional center.

16. The computer-implemented system as recited in claim **11**, further comprising a general partner that forms the

regional center and receives distribution of the projects after returning the capital investment to the EB-5 investors.

17. The computer-implemented system as recited in claim **11**, wherein the entity is a limited liability entity.

18. The computer-implemented system as recited in claim **11**, wherein the entity operates through a management company to manage the projects.

19. The computer-implemented system as recited in claim **17**, wherein the management company is formed by the entity.

20. The computer-implemented system as recited in claim **17**, wherein the management company is acquired by the entity.

21. The computer-implemented system as recited in claim **11**, further comprising a sorting and organizing electronic complex configured for receiving, analyzing and displaying information about the projects of the regional center, which information includes product production data, costs data, and revenue data.

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