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Intellectual Property Tools: The Credit Divide:How the Use of algorithms and Trade Secrets in Credit odeling Scuttled the Financial Capital Market

The paper seeks to incorporate a macro-economic analysis to the marketplace by studying how the tools of intellectual property (credit scoring algorithms and credit (statistical) modeling and attendant IP protections affect the traditional market factors (labor and capital).
First, I propose reviewing specific tools of capital finance (credit, credit scoring, credit algorithms and statistical models(credit derivatives)) utilized by the capital finance market segment. Second, I propose to review the attendant intellectual property protections for these tools (trade secrets, copyright). Third,I intend to review the traditional factors operating in the financial marketplace . Fourth, I intend to analyze how finance capital strategies and the lack of sufficient regulatory control operated to keep the finance market in cyclical turmoil. Finally, I argue/suggest that the improper use of the IP tools and protections combined with insufficient regulatory control (deregulation and disparate lending practices) contributed to the current cyclical financial crises. In summary, the intellectual property protection regime combines with capital strategies to significantly affect the financial marketplace.