

\$140,071,460 Bulk Portfolio

Monthly Forward Flow Portfolio

Charged-Off Visa®/MasterCard® Portfolios

Primary Recalls - Nationwide

LoanTrade Inc. is very pleased to exclusively present our Clients' offer to sell a bulk portfolio and a twelve (12) month forward flow of charged-off subprime Visa/MasterCard accounts.

OFFERS CONSIDERED FOR THE BULK PORTFOLIO, THE FORWARD FLOW, OR BOTH:

BULK PORTFOLIO	Count	Ave Bal	Primary States (1)
\$ 140,071,460	307,842	\$455	TX (12%) CA (12%) FL (8%) NY (7%) PA% (4%) IL (4%)

FORWARD FLOW(2)	Monthly Delivery(2)	Ave. Bal.	Primary States (1)
Monthly (February 2007 thru January 2008)	Min. - \$3 Million Max. - \$7 Million Contract: \$60 Million	\$455	TX (12%) CA (12%) FL (8%) NY (7%) PA% (4%) IL (4%)

(1) Portfolio includes accounts from other states not listed

(2) Amounts indicated in this chart are estimates only

THIS IS A COMPETITIVE SEALED BID OFFERING:

First Round Bid Date: February 16, 2007

FOR FURTHER INFORMATION:

LoanTrade Inc. Attn: Tim Kirkpatrick (tim@loantrade.com) Phone: (561) 417-5002

IMPORTANT DISCLAIMER: the terms, conditions, and information presented by LoanTrade Inc. in connection with this portfolio presented herein were provided to LoanTrade by sources we consider to be reliable; however, LoanTrade makes no representation as to the accuracy of this information. LoanTrade cannot guarantee the performance of the Seller. Seller may reject any and all bids. Seller may reduce portfolio up to the date of Seller's acceptance of Buyer's offer to purchase.