
\$192,225,693 Bulk Portfolio
Subprime Charged-Off Visa®/MasterCard® Portfolio
Primary Recalls - Nationwide

LoanTrade Inc. is very pleased to exclusively present our Clients' offer to sell a bulk portfolio of charged-off subprime Visa/MasterCard accounts. The Originator/Servicer and two Sellers (a South Dakota commercial bank and a South Dakota savings bank) share common ownership. This is the Sellers' second sale. The evaluation data file is masked. The accounts were originated and serviced using uniform underwriting and servicing guidelines. The Sellers' representations and warranties are comprehensive and include industry standard put-back provisions. Resale is conditionally permitted.

THIS PORTFOLIO IS AVAILABLE ONLY IN ITS ENTIREITY:

BULK PORTFOLIO	Count	Ave Bal	Primary States (1)
\$ 192,225,693	369,770	\$520	CA (13%) FL (10%) TX (9%) NY (8%) OH (4%) IL (4%)

(1) Portfolio includes accounts from other states not listed

Amounts indicated in this chart are estimates only

THIS IS A COMPETITIVE SEALED BID OFFERING:

First Round Bid Date:

October 25, 2011

FOR FURTHER INFORMATION:

LoanTrade Inc. Attn: Tim Kirkpatrick

Phone: (503) 206-4480

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 funding.*

LoanTrade Inc.

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