

\$20,542,250
Charged-Off Visa®/MasterCards®
Fresh - Nationwide

LoanTrade Inc. is very pleased to exclusively present our client's offer to sell a pool of FRESH charged-off Visa/MasterCard accounts (i.e. its entire qualified fresh charge-off volume for the month of July). In addition, bids will be solicited for a continuation four (4) month forward flow of fresh accounts (deliveries at the beginning of Sep-Oct-Nov-Dec for the prior month's charge-off volume). Bids will be considered separately for both the bulk pool and the flow. The estimated total delivery volume of both offers is approximately \$100 million. The Seller is a regional bank credit card issuer located in the Midwest. The Seller's representations and warranties are comprehensive and include put-back provisions for bankrupt accounts, settled accounts, deceased accounts, and fraudulent accounts. The data is unmasked and there are no resale restrictions.

Initial BID DATE:

August 26, 2009

FOR FURTHER INFORMATION:

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 Seller's acceptance of Buyer's offer to purchase.