
\$240,268,210
Charged-Off Auto Installment Contracts
Secured and Unsecured
Nationwide

LoanTrade Inc. is pleased to exclusively present our client's offer to sell the above referenced portfolio of indirect auto installment contracts. The Seller is a bank holding company and the largest servicer of auto installment contracts in the world. These accounts are tertiary agency recalls and were purchased entirely by the Seller and its affiliates. Approximately 16% of the portfolio is secured by motor vehicles and may be bid separately.

The Portfolio may be bid by pool or in its entirety:

<i>Pool</i>	<i>Current Balance</i>
Unsecured Contracts	\$216,315,218
Secured Contracts	\$23,952,992
Total Portfolio	\$240,268,210

This is a Two Phase Competitive Sealed Bid Offering:

Initial Bid Date:	October 21, 2009
--------------------------	-------------------------

For more information, please contact LoanTrade, Inc.:

Tim Kirkpatrick

Phone: (503) 206-4480

IMPORTANT DISCLAIMER: Neither the Seller nor any bidder will have any obligation to sell or purchase the proposed portfolio or any other assets until each party has entered into a definitive purchase and sale agreement. Seller may reject any and all bids. Seller may reduce portfolio up to the time that the parties enter into a definitive agreement. The terms, conditions, and information presented by LoanTrade Inc. in connection with the 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 performance of the Seller.

LoanTrade Inc.

834 SW St Clair Ave Suite 201

Portland, OR 97205