

\$ 28,222,184
Charged-Off Visa®/MasterCards®
NATIONWIDE

LoanTrade Inc. is pleased to exclusively present our client's offer to sell the above referenced portfolio of charged-off Visa/MasterCard accounts. The Seller is a commercial bank credit card issuer located in the Midwest. These accounts are **Secondary Agency Recalls**.

THIS IS A COMPETITIVE SEALED BID OFFERING:

Phase One BID DATE: October 13, 2004

FOR FURTHER INFORMATION:

LoanTrade Inc.

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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.