

**\$38,964,394**  
**Charged-Off Visa®/MasterCard® Portfolio**  
**Primary Recalls - Nationwide**

LoanTrade Inc. is very pleased to exclusively present our client's offer to sell a pool of Primary Recall credit cards. 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. There are no resale restrictions.

**THIS PORTFOLIO IS OFFERED ONLY IN ITS ENTIREITY:**

| <i>Pool</i>     | <i>Balance</i> | <i>Count</i> | <i>Ave Bal</i> | <i>Primary States</i>                |
|-----------------|----------------|--------------|----------------|--------------------------------------|
| Primary Recalls | \$ 38,964,394  | 6,087        | \$ 6,400       | CA (18%) FL (14%)<br>TX (8%) MI (4%) |

**THIS IS A COMPETITIVE SEALED BID OFFERING:**

**Initial BID DATE:**

**October 22, 2009**

**FOR FURTHER INFORMATION:**

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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.

***LoanTrade Inc.***

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***Portland, OR 97205***