

\$452,195,547

Charged-Off Auto Loan-Lease Deficiencies **Nationwide**

LoanTrade Inc. is pleased to present our Client's invitation to bid on the referenced portfolio of indirect auto loan/lease deficiency accounts. The Seller is a subsidiary of one of the world's largest auto manufacturing companies. These accounts are primarily **Tertiary Agency Recalls**. The Seller's Asset Sale Agreement includes put back provisions for bankrupt accounts, settled accounts, deceased accounts, and fraudulent accounts. There are limited resale restrictions.

The Portfolio is available ***by pool or in its entirety***:

<i>Pool</i>	<i>Approximate Principal Balance</i>	<i>Ave Balance</i>	<i>Weighted Average Charge-Off Date</i>	<i>Primary States ⁽¹⁾</i>
Pool 1	\$226,402,615	\$6,418	2-1-2004	TX – 36% FL – 10% CA – 8% NC – 5%
Pool 2	\$225,792,932	\$6,400	2-3-2004	TX – 36% FL – 10% CA – 8% NC – 5%
Total Portfolio	\$452,195,547.00			

(1) Portfolio includes accounts from other states not listed above

For more information, please contact:

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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 performance of the Seller. This is not an offer to sell. Seller may reject any and all bids. Seller may reduce portfolio up to the date of funding.