

**LoanTrade®**

**SOLD**

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**\$ 53,281,894**  
**Charged-Off Visa®/MasterCard® Portfolio**  
**NATIONWIDE**

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

**Phase One BID DATE:            March 9, 2005**

**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.

***LoanTrade Inc.***

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