

**\$ 86,161,945****Chapter 13 & Chapter 7 Portfolios  
Charged-Off Visa®/MasterCard® Accounts - NATIONWIDE**

LoanTrade Inc. is pleased to exclusively present our client's offer to sell the above referenced portfolio of bankrupt accounts originated primarily as consumer Visa & MasterCard accounts. The Seller is a national credit card bank wholly owned by a regional bank holding company that is among the 15<sup>th</sup> largest commercial bank issuers of Visa and MasterCard. These charged-off accounts represent the Seller's entire portfolio of paying and non-paying bankrupt accounts.

**THIS IS A COMPETITIVE SEALED BID OFFERING:****First Round BID DATE:****September 17, 2007**

**Pre Bid Due Diligence:** Qualified potential buyers should sign and return the attached Confidentiality Agreement in order to request a Bid Package. ***Only experienced bankrupt accounts purchasers or purchasers with experienced bankruptcy processing partners will be provided Bid Packages.***

**FOR FURTHER INFORMATION:*****LoanTrade Inc.***

Attn: Tim Kirkpatrick

Phone: (561) 417-5002

**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.