

**FORWARD FLOW – Primary Recalls
BULK Sale – Secondary Recalls
Charged-Off Visa®/MasterCard® Portfolios**

LoanTrade Inc. is very pleased to exclusively present our client’s offer to sell both a six (6) month Forward Flow of Primary Recall Visa/MasterCard accounts and a Bulk Sale of Secondary Recalls. 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.

OFFERS CONSIDERED FOR THE BULK PORTFOLIO, THE FORWARD FLOW, OR BOTH:

<i>Primary Recalls FORWARD FLOW Delivery Time Frame</i>	<i>Monthly Delivery</i>	<i>Est. Ave. Bal.</i>	<i>Est. Primary States</i>
Monthly (May 2008 thru October 2008)	Minimum - \$2 Million Maximum - \$4 Million	\$5,114	CA (16%) TX (14%) FL (11%) MI (4%) NC% (4%) IL (3%)

<i>Secondary Bulk Sale</i>	<i>Count</i>	<i>Ave Bal</i>	<i>Primary States</i>
\$ 11,390,569	2,150	\$ 5,297	TX (14%) CA (10%) FL (8%) MI (5%) OH% (4%) IL (4%)

THIS IS A COMPETITIVE SEALED BID OFFERING:

Initial BID DATE: May 21, 2008

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.