

# FRESH FORWARD FLOW – Six Months Charged-Off Visa®/MasterCard® Portfolio Nationwide

LoanTrade Inc. is pleased to exclusively present our client's direct offer to sell the portfolio of charged-off consumer credit card accounts described below. 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.

This nationwide portfolio comprises 100% FRESH personally-guaranteed accounts that are 30 days or less from charge-off. The May delivery file of April charge-offs is presented as part of the Due Diligence Bid Package. Seller contract includes full reps and warrants, and resale is permitted.

### The Portfolio is available for bid only in its entirety:

<i>Forward Flow Delivery Time Frame</i>	<i>Est. Monthly Delivery</i>	<i>Est. Average Balance</i>	<i>Est. Primary States</i>
<b>Monthly: May 2008 thru October 2008</b>	<b>Minimum: \$2,000,000 Maximum: \$3,500,000</b>	<b>\$4,760</b>	<b>Nationwide distribution</b>

### This is a Two-Phase Competitive Sealed Bid Offering:

<b>Pre-Bid Due Diligence:</b>	<b>May 12 to 21, 2008</b>
<b>FIRST ROUND BID DATE:</b>	<b>THURSDAY, MAY 22</b>
<b>Final Round Bid Date:</b>	<b>Friday, May 23</b>
<b>Initial Delivery Funding Date:</b>	<b>Friday, May 30</b>

**Pre-Bid Due Diligence Information:** Qualified investors should sign and return the attached Confidentiality Agreement in order to receive a Bid Package including account data, reports, due diligence checklist, sale agreement, and bid forms. For more information please contact:

**Kim Norris at LoanTrade, Inc.**  
E-mail: [kim@loantrade.com](mailto:kim@loantrade.com)

**Phone: (561) 417-0590**  
**Fax: (561) 417-5662**

**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. Seller may reject any and all bids, for any reason. Seller may reduce portfolio up to the date of Seller's acceptance of Buyer's offer to purchase.