

LoanTrade Inc.

SOLD

**Nine Months Forward Flow - Fresh
Charged-Off Visa®/MasterCards®
20%+ Homeowners***

Phase One BID DATE: 2/17/06

Pre-Bid Due Diligence Information:

Qualified potential bidders should sign and return the attached Confidentiality Agreement in order to receive a Bid Package including sample masked account data, reports, due diligence checklist, sale agreement, and bid forms. For more information please contact:

Tim Kirkpatrick at LoanTrade, Inc.

E-mail: tim@loantrade.com

Phone: (561) 417-5002

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. Seller may reduce portfolio up to the date of Seller's acceptance of Buyer's offer to purchase.

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