

FORWARD FLOW AND BULK Charged-Off Visa®/MasterCard® Portfolio PRIMARY RECALLS - NATIONWIDE

LoanTrade Inc. is very pleased to exclusively present our client's offer to sell both a bulk sale portfolio and a six (6) month Forward Flow of charged-off Visa/MasterCard accounts. The Seller is a regional bank credit card issuer located in the Midwest. These accounts are **Primary Agency Recalls**.

THIS IS A COMPETITIVE SEALED BID OFFERING:

Phase One BID DATE: February 21, 2006

FOR FURTHER INFORMATION:

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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.