

2 Fresh Forward Flows Charged-Off Visa®/MasterCards® Nationwide

LoanTrade Inc. is very pleased to exclusively present our client bank's offer to sell two (2) separate fresh six (6) month forward flow credit card portfolios (charge-off months from Dec09 through May10). **Pool A** consists of the parent bank's charge-offs and **Pool B** consists of its wholly owned banking subsidiary's charge-offs. The estimated total delivery volume for both pools is approximately \$130 million.

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. The data is unmasked and there are no resale restrictions.

Please note: These flows may be bid separately, but are not offered on a state or regional basis.

<i>Pool</i>	<i>Forward Flow Charge-Off Months</i>	<i>First Monthly Delivery (Dec09)</i>	<i>Est. Monthly Delivery</i>	<i>Est. Ave. Bal.</i>	<i>Est. Primary States</i>
Pool A	Dec 2009 thru May 2010) ¹	\$18,038,954	Min: \$15 Million Max: \$20 Million	\$7,457	CA (18%) FL (12%) TX (8%) MI (4%) NY% (4%) IL (4%)
Pool B	Dec 2009 thru May 2010) ¹	\$3,571,994	Min: \$2.5 Million Max: \$5 Million	\$6,333	CA (18%) MI (7%) IN (7%) NV (7%) FL% (6%) TX (6%)

Note (1): Above Flow volumes and State demographics are estimates

THIS IS A COMPETITIVE SEALED BID OFFERING:

Initial BID DATE:

Friday, January 22, 2009

FOR FURTHER INFORMATION:

Attn: Tim Kirkpatrick

Phone: (503) 206-4480

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.