

**12 Months Forward Flow  
Charged-Off Visa®/MasterCards®  
Personal Lines of Credit – Nationwide**

LoanTrade Inc. is pleased to exclusively present our client’s offer to sell a twelve month forward flow of charged-off credit cards and personal lines of credit. The Seller is a special purpose LLC created as a partnership between one of the nation’s top financing sources and a primary collection agency.

Monthly deliveries to the Purchaser will represent accounts that have been purchased and worked by the Seller for a period of one year, then immediately delivered to the Purchaser. The original Issuer of the cards and lines of credit is a very well known prime nationwide credit grantor.

The Seller’s representations and warranties are comprehensive. Please note: Only experienced nationwide debt purchasers will be considered for this sale.

**THIS FORWARD FLOW is offered as follows:**

<i>Delivery Time Frame</i>	<i>Est. Monthly Delivery</i>	<i>Est. Ave. Bal.</i>	<i>Est. Primary States</i>
<b>Monthly</b> (November 2004 thru October 2005)	\$13mm (average) (Minimum - \$10mm Maximum - \$20mm)	\$6,934	FL-13% TX- 13% CA - 8% NY- 6% NC- 5% GA - 4%

For more information please contact:

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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 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.