

Bulk Primary Recalls & Fresh Forward Flows Charged-Off Visa®/MasterCards®

LoanTrade Inc. is very pleased to exclusively present our client bank's offer to sell a **\$23,769,708 bulk primary recall portfolio and two (2) separate fresh six (6) month forward flow credit card portfolios** (charge-off months from June10 through Nov10). The forward flows originate from the parent bank's charge-offs and from its recently merged banking subsidiary. The bulk sale portfolio consists of primary agency recalls originated by the parent bank. The estimated total delivery volume for both six month flows is approximately \$90 million. Pools may be bid separately.

<i>Flow Pools</i>	<i>Forward Flow Charge-Off Months</i>	<i>First Monthly Delivery (June 2010)</i>	<i>Est. Monthly Delivery</i>	<i>Est. Ave. Bal.</i>	<i>Est. Primary States</i>
Fresh Pool A	June 2010 thru Nov 2010) ¹	\$12,062,695	Min: \$12 Million Max: \$17 Million	\$7,328	CA (16%) FL (11%) TX (8%) NY (5%) IL% (5%) MI (5%)
Fresh Pool B	June 2010 thru Nov 2010) ¹	\$2,348,404	Min: \$2 Million Max: \$4.5 Million	\$6,312	CA (16%) MI (8%) FL (8%) IN (7%) NY (5%) TX (5%)

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

<i>Primary Recall POOL</i>	<i>Ave. Bal.</i>	<i>Primary States</i>
\$23,769,708	\$5,565	CA (16%) FL (11%) TX (9%) IL (4%) MI% (4%) PA (3%)

THIS IS A COMPETITIVE SEALED BID OFFERING:

Initial BID DATE:

Friday, July 23, 2010

FOR FURTHER INFORMATION:

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.