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## **Crednology Holding Corp Enters Into Agreement With CredLogix, Inc.**

Crednology Holding Corp. is happy to announce a new long term agreement with CredLogix, Inc. to continue utilizing exclusive credit and financial analytical software for CreditDNA.us, ScoreNavigator.com and Score-Up.ca in Canada.

Fannie Mae and Freddie Mac, the two government-subsidized giants, have begun evaluating alternative credit scoring models after facing tremendous pressure to end their dependence on the old scoring models from Fair Isaac Corp. The fact that mortgage loans are becoming harder to obtain, interchanging advanced scoring models will allow potential borrowers a better opportunity for financing as well as the predictability about the likelihood of default. Many lenders who are still forced to use older scoring models are looking for the most precise model they can use to diminish the probable event of default. This opens the door for the new VantageScore 3.0 to be introduced to Fannie and Freddie so they may examine the costs and benefits compared to the new FICO 9 just released in August.

So the big question is how does this affect Crednology Holding Corp and its shareholders? How do we fit in this arena and how will this help grow the companies? Currently we use proprietary software analyzing the credit data used for determining scoring for the FICO models and VantageScore models. Our analytics uncovers corrupt data along with errors and omissions supplied to the credit reporting agencies and numerically marks the point deductions on each trade line account from 0 to 100+.

In our current technological development, the company has begun to establish itself as the solution for credit underwriting in virtually every facet of credit offering services. Using predictive analytics, COHO has joint ventured with CredLogix and is now developing credit scorecards for banks, credit card companies, lenders, and insurance companies. The technology not only analyzes credit data and over 85 different financial indicators, but lifestyle data which can determine a client's attitude and behavior in managing debt, personal crisis and unexpected life changes. This technology will give credit underwriters a unique and accurate glimpse into the character and capacity of an applicant, as well as the most comprehensive predictive ever assembled in one solution. COHO has been discussing this technology with Wall Street mortgage insiders who've shown interest in utilizing the technology when available.

This new and exciting software not only increases our awareness to businesses but also consumers. The consumers utilize our software in the CreditDNA, ScoreNavigator, and licensed Score-Up models, which ultimately prepares them for all current scoring models. With the help from our agreement with Kalypso and their affiliates, we are determined to increase volume a minimum 6,000 new CreditDNA enrollments and 25,000 new ScoreNavigator customers over the next 12 months.

### **About Crednology Holding Corp**

Crednology Holding Corp, a Delaware corporation, a leading provider of technology and software to the credit industry which offers developmental solutions worldwide for real estate professionals, mortgage originators, property management and financial advisers. Its subsidiaries, ScoreNavigator and CreditDNA, utilize the company's exclusive Point Deduction Technology. This technology has the unique ability to analyze a credit report and give full visibility to the points being deducted for each account. For further information, visit [www.credholdingcorp.com](http://www.credholdingcorp.com).

### **About ScoreNavigator**

ScoreNavigator, a wholly owned subsidiary of Crednology Holding Corp, is a credit analysis tool designed for consumers and loan originators. It analyzes the electronic version of a credit report and recommends the quickest way to achieve a credit score and to achieve the score needed for loan approval. It is a scientific analytical tool. Its recommendations are based on the understanding of credit score calculations and how different factors affect scores either positively or negatively. ScoreNavigator can only suggest actions a consumer can take. ScoreNavigator itself cannot directly cause credit scores to rise or fall. ScoreNavigator is a tool used by consumers and loan originators to maximize a credit score resulting in more approvals and closed loans. For further information, visit [www.scorenavigator.com](http://www.scorenavigator.com).

### **About CreditDNA**

CreditDNA, Inc., a wholly owned subsidiary of Crednology Holding Corp, is a Credit Management company with exclusive technology that other companies do not have. We help you establish or re-establish a good credit history, and provide ongoing training and support. CreditDNA, Inc. provides you with up-to-date credit education material and your own credit coach to assist in keeping you on the right credit path. For further information, visit [www.creditdna.us](http://www.creditdna.us).

## **Safe Harbor Statement**

Matters discussed in this press release contain forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. When used in this press release, the words "anticipate," "believe," "estimate," "may," "intend," "expect" and similar expressions identify such forward-looking statements. Actual results, performance or achievements could differ materially from those contemplated, expressed or implied by the forward-looking statements contained herein, and while expected, there is no guarantee that we will attain the aforementioned anticipated developmental milestones. These forward-looking statements are based largely on the expectations of the Company and are subject to a number of risks and uncertainties. These include, but are not limited to, risks and uncertainties associated with: the impact of economic, competitive and other factors affecting the Company and its operations, markets, product, the impact on the national and local economies resulting from terrorist actions, and U.S. actions subsequently.

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