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## **Crednology Holding Corp Announces ScoreNavigator's New Agreement With TransUnion To Now Offer VantageScore 3.0 Model**

The VantageScore 3.0 model offers significant predictive improvement over other credit scoring models by using more granular data from all three national CRCs. Through a comprehensive review of every aspect of the model - from the data to the segmentation to the performance definitions - the team identified that using a broader and deeper set of credit file data could substantially improve model performance.

Based on extensive testing, the VantageScore 3.0 model offers significant predictive lift across all risk segments and credit types. In fact, the model outperformed benchmarks in 99 percent of tests. Better still, predictive lift increased up to 25 percent among prime and near-prime consumers - traditionally a lender's most desired target demographic.

The VantageScore 3.0 model offers enhanced predictiveness for both originations and existing account management. The more granular data, in conjunction with improved modeling techniques, have delivered substantial improvement in identifying originations risk, which mean lenders can minimize the likelihood of bringing risk into their portfolios.

Along with the VantageScore 3.0 ScoreNavigator will also supply members with the Auto and Insurance Score. Using our Scientific Analytical Mathematical Software members are provided with the only report that recognizes many factors used in credit scoring and assigns a point deduction number per item on a credit report. Millions of credit reports are used monthly to determine not only the predictability on loan repayment but also insurance rates and employment. The importance to provide consumers with more than just a report and score has become increasingly challenging for most credit report issuers and resellers.

ScoreNavigator has reached the next pinnacle level to become more than a credit report reseller by becoming a credit report solution provider. Our credit, financial, and behavioral analytic programs are designed to show members how lifestyles determine the predictability on repayment of loans, employment performance, and the 3-digit score.

Members having access 24/7 to our interactive score simulators allows them to work with different scenarios to determine the changes in their credit score without having to pull a new report.

CEO Rusty Bresse is happy to announce a planned National Television Advertising Campaign starting in the 2<sup>nd</sup> quarter. “ I am excited to know the innovative credit and financial products we provide will now be in front of millions” stated Bresse. The commercial can be viewed at [www.myscorenavigator.com](http://www.myscorenavigator.com).

The 1<sup>st</sup> quarter was used wisely rebuilding both Scorenavigator.com and CreditDNA.us. Many new components were put into place to handle the anticipated volume in business. We have signed contracts with many of the largest debt settlement and debt management companies. COO Troy Fields says, “CreditDNA’s credit and financial company is the perfect next step for consumers so they will be prepared and educated while re-establishing their credit profile and needs.” Fields also added, “working with top notch professionals in the profit and non-profit credit sector who have actually preformed for their customers, has made the transition a pleasant experience.”

CTO Kenneth Ward has continued to add special features to notify members on credit and financial awareness. Our unique products and tools are created in house with continuous testing before being introduced into the market place.

Kalypso Investments management team has introduced CreditDNA and ScoreNavigator to CEOs in debt buying, debt and student loan settlement, financial institutions debt management and credit card providers. The foundation is built, the necessary changes are in place, the ongoing training is happening, so it's just a matter of time before our software becomes a household name.

“The attention and recognition we have received the past six months has been amazing” Bresse stated, and also added, “Our goal is to analyze credit Internationally in the over 90+ countries who provide credit reports and credit scores.”

### **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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