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Crednology Holding Corp's CEO Reports Updates To Shareholders

We have had many inquiries on the progress and status of COHO. I think it's important Shareholders understand a few things about our products, how important they are in the marketplace and what our intentions are to continue building the company.

Sometimes companies go public to raise capital to grow their business. This was not the case when we acquired Cooper Holding and a long list of their shareholders. My goal was to take my companies to the next level so going public became an option. During the past year and a half my team and I have had to make company decisions based upon shareholder consideration, which in a positive way keeps us conservative. Due diligence was an option in the past but not a priority, today it is a priority so the better deals seem to take longer than most.

To recap the year we were endorsed from The International Woman's Leadership Association. The IWLA is a dynamic, diverse and dedicated community of women, each aspiring to rise to her greatest level of potential while encouraging others to do the same. We have been working closely with Founder Beth Johnston and her 30,000 strategic partners to find solutions for our client base in mortgage origination and real estate. Understanding the uniqueness of our products and training takes time, training, and careful planning. Soon this will pay big dividends as they have so many experts out there encouraging people to use our products.

In January, we took on the servicing for Leading Edge Financial, a credit management company in Florida. They like any start up business have had their ups & downs but are still determined to growing their business and client base. The predictions on memberships have not yet reached the goals intended but we are optimistic the upcoming year will be profitable and their earlier projections will be met. We are working closely with their team to assure their success.

During the year we partnered up with a mortgage group who formed CreditDNA Study. The founders started a nonprofit to offer credit and financial management services thru CreditDNA to gather data to help with a behavioral program we are building. This group is promoting this model to many lenders and we are beginning to see a growth in member enrollments.

During the past year we have had several companies who wanted to purchase or merge Crednology Holding Corp so they may profit by raising capital and dumping shares. Their companies showed no real value. We have also interviewed many companies who we thought might be a great fit for us to increase revenue but after due diligence and careful consideration we felt it was best not to destroy our reputation for short term business. On the other hand there were one or two major companies who loved our products but felt our company wasn't quite big enough to handle the volume they could produce. They are still in waiting and as we ramp up we will put those deals together.

After a year working back and forth we finally went into a win /win contract with a major sales, marketing, and management company to utilize their experience and contacts to build CreditDNA and ScoreNavigator. We are still in the training stages but look for a big launch here in the 4th quarter. This is the perfect marriage for our company as they are experts at building businesses. I will follow with a press release as soon as we do the first launch. We feel this will open the door to many other big companies because our growth in staff enables us to take on larger quantities of business without sacrificing excellent customer service.

Our Canadian Partners, Score-Up has also been working hard branding and building major relationships. We are proud to license our programming and collaborating to offer the best products in all North America. I will be providing press releases soon on the new ventures they have put together which is a great revenue stream for our company.

Let me recap our products. CreditDNA.us offers consumers a way to understand their credit data and finances. This plays a very important role in society. Members have the ability to view their credit and financial profile 24/7 through a secured gateway we provide for them. We are the first company to provide such a gateway beginning in 2002. Members are provided with credit and financial specialist to help solve problems and establish goals.

ScoreNavigator.com resells a TransUnion Credit report and score. Our proprietary point deduction technology and target score simulator enables consumers to be scored correctly and obtain lending at the correct lower rates. No other company has this technology unless we have licensed them and collect a licensing fee.

Our Point Deduction Technology is the only other software in the market place other than FICO scoring that completely analyzes credit data and serves a purpose in lending decisions. This is just one reason that separates CreditDNA and ScoreNavigator from other products in the credit industry.

During the past year, we have added a financial analysis and budgeting program that works hand in hand with our money simulator. Members can enter disposable income into the money simulator and learn where to place their money to better their credit rating.

Our software development team is working steadily on adding a variety of programs for a better member experience and for loan originators. We are continuously striving to stay the best in our fields and now after building a strong foundation the past 12 years our longevity is beginning to pay off.

We have been growing each quarter and even though our strategic partners weren't able to reach their goal predictions yet, we are pleased to have had them join our quest to educate others with our experience and services.

Remember shareholders, we are a real company, with real products, and real experienced people who are working hard every day to do better. More encouragement builds better relationships in business and nothing happens before its time. We aim to succeed the right way which will eventually benefit everyone.

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.

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.

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.

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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