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**Churchill Mortgage Continues Its Commitment to Providing Superior Service to Borrowers Through Addition of Alternative Credit Information from eCredable**  
*-Lender to consider rent, utilities, insurance bills to provide the right loan product for borrowers-*

**BRENTWOOD, Tenn., Aug. 09, 2011** – [Churchill Mortgage](#), a leader in the mortgage industry providing conventional, FHA and VA residential mortgages across 25 states, today announced it has partnered with [eCredable](#) as part of its continued commitment to provide the right loan product for each borrower. Leveraging eCredable's online service, Churchill Mortgage will have access to alternative credit information like rent, utilities and insurance bills, to gain a better understanding of consumers' creditworthiness and better match borrowers to appropriate loan products.

"Our consultative approach to lending and strong commitment to local communities is key to Churchill Mortgage's business, and that commitment means continuously refining the way we determine borrowers' creditworthiness," said Mike Hardwick, president of Churchill Mortgage. "Today, relying primarily on a consumer's credit score is not always the best approach, particularly if that borrower has worked hard to eliminate debt from their financial lives. By partnering with eCredable, we further our dedication to ensuring the right loan product for each borrower, and we look forward to a mutually beneficial partnership."

Churchill Mortgage continues to demonstrate its responsibility to serve customers and local communities and build long-lasting relationships based on honesty, integrity and trust. The lenders' philosophy towards working with borrowers is based around establishing a consultative, fiscally-sound relationship that ensures that borrowers are placed in the appropriate mortgage loan based on their individual financial situation.

In addition, Churchill Mortgage's financially sound approach to lending is reflected in the quality of its loan portfolios sold on the secondary market – Churchill Mortgage is committed to operating the company without debt, its loan portfolios exhibit lower default rates than the average and to date, the company has never had to repurchase a loan. In fact, Churchill Mortgage is a growing residential mortgage lender, recently completing the best first six months in company history in Q1-Q2 2011 in spite of the recession.

"We're delighted to be working with a world class mortgage company like Churchill Mortgage," said Steve Ely, CEO of eCredable. "Our AMP Credit Report™ and AMP Credit Rating™ are powerful tools for consumers to use to demonstrate their creditworthiness. There are many consumers who have worked hard to improve their financial status by eliminating debt, but in the process, have also eliminated their credit score. Our product provides a simple way for these consumers to demonstrate their creditworthiness, and get the credit they deserve."

### **About Churchill Mortgage**

Founded in 1992, Churchill Mortgage is a prominent and financially sound leader in the mortgage industry, providing conventional, FHA and VA residential mortgages across 25 states. Through its consultative approach to lending and strong commitment to local communities, the lender focuses on the right loan product for each borrower, providing the education and tools necessary to ensure borrowers' financial stability. For more information about Churchill Mortgage, visit [www.churchillmortgage.com](http://www.churchillmortgage.com).

### **About eCredable**

eCredable is an alternative credit service that helps consumers demonstrate their creditworthiness to prospective creditors. Launched in 2009, eCredable allows creditors to comply with the Equal Credit Opportunity Act (ECOA), which requires any creditor using credit related information to assess the creditworthiness of an individual to consider any similar payment information the consumer puts forth to demonstrate their creditworthiness. Our patent-pending credit information gathering service allows consumers to record their monthly bill payment accounts, request verification of their payment history, and create a verified AMP Credit Report™ that meets all financial industry standards. The consumer can then share their AMP Credit Report™ and AMP Credit Rating™ with any potential creditor, service provider or employer. eCredable uses a unique AMP Credit Rating™ that shows the consumer, and the potential creditor, where the consumer's credit rating stands on a clear, straightforward scale of A to F. Our AMP Credit Rating™ provides a powerful tool to assist the consumer in understanding the importance of making payments on time. AMP stands for All My Payments. The company is headquartered in Alpharetta, Ga. For more information, please visit [www.eCredable.com](http://www.eCredable.com).

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