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Press Release

eCredable Endorsed by Dave Ramsey *AMP Credit Report™ empowers consumers living debt free*

Atlanta, August 11, 2011: eCredable, an alternative credit service that helps consumers prove their creditworthiness to potential creditors, today announced Dave Ramsey, the best-selling author, and notable radio and TV personality on the subject of Living Debt Free, has endorsed the service. Consumers who choose to live debt-free are challenged to demonstrate their creditworthiness when it comes to making a major purchase, like buying a home. The eCredable [AMP Credit Report™](#) is a credit report that includes verified regular bills that demonstrate you pay your bills on time.

“Credit scores are based on how much debt you have, not on how well you handle money. So, debt-free people like me don’t even have a credit score,” said Ramsey. “eCredable gives insurance companies, mortgage companies, banks, utilities, and other companies an alternative to the credit score for qualifying customers. The eCredable rating shows them just how well debt-free people handle their money, and it proves that they’ll be fantastic customers!”

“Dave teaches people how to manage their financial lives so they can build wealth over time,” said Steve Ely, CEO of eCredable. “We are uniquely positioned to help these same people prove they are creditworthy by simply helping them verify the bill payments they routinely make on time and as promised. Our AMP Credit Rating™ helps them know where they stand on a scale of A-F.”

For more information, please visit www.eCredable.com/dave

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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, Georgia.