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Press Release

For Immediate Release

eCredable Empowers Consumers To Show Creditworthiness

Former Equifax President Leads Alternative Credit Reporting Agency

Atlanta, July 13, 2011: eCredable announced today it has launched new web-based services that give consumers the power to establish creditworthiness with potential creditors, service providers or employers. At www.eCredable.com, consumers use their payment history not considered in traditional credit ratings and reports to establish a credit rating and create a credit report to reflect responsible payment behavior overlooked by traditional credit bureaus.

Everyday, American consumers make regular payments to landlords, phone companies, utilities, even for alimony or child support, but none of that information is reported to the national credit bureaus, resulting in a large amount of information not being considered when assessing consumer credit. eCredable's AMP Credit Rating™ and AMP Credit Report™ (All My Payments) address this problem by automating the process of capturing these overlooked payments. According to the Equal Credit Opportunity Act, consumers have the right to present any information that demonstrates their creditworthiness when a potential creditor is using similar information to assess whether or not to extend credit. eCredable's patent-pending techniques for automating the process of creating and analyzing this information has made it easily accessible to benefit both consumers and creditors.

The eCredable team is led by Steve Ely, former president of Equifax Personal Information Solutions, who joined as CEO in early 2011. "Consumers have the right to make every payment count when they request credit from a lender, and now we've given them the power to make exercising that right easier," Ely said.

"Our services automate the age old process of producing paper documents to demonstrate you pay your bills on time – the ones that don't go into the national credit bureaus," he added. "Our AMP Credit Rating and AMP Credit Report empower anyone who has struggled to demonstrate their true creditworthiness to a potential creditor. Plus, they provide an easy way for the nearly 60 million adults in the United States who do not have established credit ratings to demonstrate their ability to make payments. These services are a tremendous help to this group of people, which includes recent immigrants, recently widowed or divorced women, recent college graduates, and students with jobs, among others."

eCredable's AMP Credit Rating is on a scale of A-F to make it easy for both the consumer and the creditor to understand. The eCredable.com website also includes financial education designed specifically for people who are just starting to build their credit history. A free eBook filled with educational information from eCredable is available at <http://ecredable.com/resources/ebook> . Ely concludes: "eCredable's mission is to teach consumers that achieving creditworthiness is achievable, and our tools will help them along the way."

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

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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.