## James R. J. Scheltema, CPA, Esq.

Law Offices of James R. J. Scheltema, LLC 5042 Durham Road West Columbia, MD 21044 Tel: 850-723-7496 jimscheltema@gmail.com

May 10, 2013

OTC Markets Group, Inc. 304 Hudson Street 2nd Floor New York, New York 10013

> Re: Crednology Corp. ("COHOd") Letter of Counsel - Adequate Current Information Financial Statements FYE December 31, 2012 Information and Disclosure Statement

Dear Sir/Madam:

The undersigned is special counsel to Crednology Holding Corp., a Delaware corporation (the "Issuer"). The Issuer has requested that I provide you with this letter rendering an opinion on the company's prepared and posted financial statements for the year ending December 31, 2012 and the Information and Disclosure Statement, both posted on March 25, 2013 on the OTC Markets Group, Inc.'s website. To that end, allow me to confirm the following:

- 1) OTC Markets Group, Inc. is entitled to rely on this letter in determining whether the Issuer has made adequate current information publicly available within the meaning of Rule 144(c)(2) under the Securities Act of 1933, as amended.
- 2) The undersigned is a U.S. resident and has been retained by the Issuer for the purpose of rendering this letter. The undersigned's sole relationship with the Issuer is limited to the conduct of a due diligence inquiry and review of the statements and representations that the Issuer has made on OTC Markets Group, Inc. and the preparation and submission of this letter to you. The undersigned is neither an employee nor an officer or director of the Issuer.
- 3) In rendering this letter, I have examined such corporate records and other

documents and such questions of law as I deem necessary or appropriate for purposes of rendering this letter, including but not limited to:

- a. the Issuer's corporate minutes and actions of the Issuer's Board of Directors and its Shareholders, its Articles of Incorporation (and the amendments thereto),
- b. its By-laws, and
- c. its Shareholder List

I have also obtained, from the Issuer, a confirmation letter as executed by the Issuer's President further confirming the accuracy and completeness of the Corporate Documents and the information and documents that I have reviewed, delineated above at 3.a, b & c (the "Certificate").

- 4) The undersigned is licensed to practice law in the states of Maryland and the District of Columbia and the laws of the United States and I am not relying upon the work of any other law firm or legal counsel in connection with the due diligence inquiry and review of the statements and representations of the Issuer and the preparation of this letter.
- 5) The undersigned is permitted to practice before the Securities and Exchange Commission and has not been prohibited from practice thereunder.
- 6) In preparing this letter, the undersigned has relied upon information and documents that I have obtained from a review of the Issuer's public filings with the State of Delaware as well as information posted on the OTC Market Group's website, meeting with corporate officers, further review of the Company's public filings and other Corporate Documents, (including the By-Laws and Articles of Incorporation) and other information that I have obtained regarding the Issuer, and I am of the opinion that all such information are believed to be reliable.
- 7) The Issuer has made available the following information and documents on OTC Disclosure and News Service: the full name and address of the Issuer, the nature of the Issuer's business, the nature of the products or services offered, the nature and extend of the Issuer's facilities, the exact title and class of securities outstanding, description of the Issuer's securities offerings for the past two years, the names of the Issuer's Chief Executive Officer, other officers, and the names of the directors on the Issuer's board of directors, the beneficial owners of 5% or more of the Issuer's charter documents, by-laws and related information (the "Disclosure Information") and the following:

The following filings made on the OTC Markets Website:

Report Title	Period End Date
Interim Financial Report – Cred-Coho Pro Forma	March 31, 2013
	December 31, 2012
Name Change and Reverse Stock Split	
Articles of Incorporation – Certificate of	June 30, 2012
Articles of Incorporation – Certificate of	March 31, 2013
	•
Supplemental Information – Exhibit I for Current Report – Acquisition	March 31, 2013
Supplemental Information – Current Report –	March 31, 2013
Acquisition	
Annual Report – Issuer Disclosure Statement	December 31, 2012
Annual Report – 2012 Unaudited Annual Report	December 31, 2012
Quarterly Report – 2012 3 <sup>rd</sup> Quarter Financial Report	September 30, 2012
Quarterly Report – 2012 2 <sup>nd</sup> Quarter Financial Report	June 30, 2012
Quarterly Report – 2012 1 <sup>st</sup> Quarter Financial	March 31, 2012
	March 31, 2012
	Water 51, 2012
	March 31,2012
Quarterly Report – 2012 1 <sup>st</sup> Quarter Financial	March 31, 2012
Attorney Letter with Respect to Current	December 31, 2011
Annual Report – Supplemental Information	December 31, 2011
	December 31, 2011
Supplemental Information – Letter to the	December 31, 2011
Attorney Letter with Respect to Current	September 30, 2011
	September 30, 2011
Quarterly Report $-3^{rd}$ Quarter Financials	September 30, 2011
Attorney Letter with Respect to Current	June 30, 2011
	June 30, 2011
	June 30, 2011
Supplemental Information – Material Event	June 16, 2011
	March 30, 2013 Supplemental Information – Effective Date for Name Change and Reverse Stock Split Articles of Incorporation – Certificate of Amendment to Certificate of Incorporation Articles of Incorporation – Certificate of Amendment to Certificate of Incorportation Supplemental Information – Exhibit I for Current Report – Acquisition Supplemental Information – Current Report – Acquisition Annual Report – Issuer Disclosure Statement Annual Report – 2012 Unaudited Annual Report Quarterly Report – 2012 $2^{rd}$ Quarter Financial Report Quarterly Report – 2012 $2^{rd}$ Quarter Financial Report Quarterly Report – 2012 $1^{st}$ Quarter Financial Report (Restated) Attorney Letter with Respect to Current Information – Attorney Letter Quarterly Report – $2012 1^{st}$ Quarter Financial Report Attorney Letter with Respect to Current Information – Attorney Opinion Letter Annual Report – Supplemental Information Disclosure Statement Annual Report – Year End Financial Report Supplemental Information – Letter to the Shareholders Attorney Letter with Respect to Current Information – $3^{rd}$ Quarter Opinion Letter Quarterly Report – $3^{rd}$ Quarter Disclosure Quarterly Report – $3^{rd}$ Quarter Financials Attorney Letter with Respect to Current Information – $3^{rd}$ Quarter Disclosure Quarterly Report – $3^{rd}$ Quarter Financials Attorney Letter with Respect to Current Information – $2^{rd}$ Quarter Financials Attorney Letter with Respect to Current Information – $2^{rd}$ Quarter Financial Report Quarterly Report – $2^{rd}$ Quarter Financial Report Quarterly Report – $2^{rd}$ Quarter Disclosure

.

I 12 2011		
June 13, 2011	Attorney Letter with Respect to Current	March 31, 2011
	Information – 2011 1 <sup>st</sup> Quarter Opinion Letter	
June 13, 2011	Quarterly Report – 2011 1 <sup>st</sup> Quarter Financial	March 31, 2011
	Report	•
June 13, 2011	Quarterly Report – 2011 1 <sup>st</sup> Quarter Disclosure	March 31, 2011
June 10, 2011	Notice of Change in Substantial Holder Interest –	June 10, 2011
	Wall Street Voice Returns 7.5mil Shares	
May 20, 2011	Attorney Letter with Respect to Current	December 31, 2010
	Information – Annual Report Opinion	
May 20, 2011	Annual Report	December 31, 2010
March 30, 2011	Annual Report – Item 12 – Financial Report	December 31, 2010
December 9, 2010	Initial Company Information and Disclosure	September 30, 2010
	Statement	· · ·
December 9, 2010	Attorney Letter with Respect to Current	September 30, 2010
	Information – Attorney Opinion Letter – Revised	
December 7, 2010	Supplemental Information – Statement of Cash	September 30. 2008
	Flow, 2008, 2009, 2010 Balance Sheets	
December 1, 2010	Quarterly Report – Cooper Hunting 3 <sup>rd</sup> Quarter	September 30, 2010
	Report	
December 1, 2010	Supplemental Information – Cooper Holding Pro	October 31, 2010
	Forma	
December 1, 2010	Annual Report – Cooper Hunting 2009 Annual	December 31, 2009
	Report	
December 1, 2010	Annual Report – Cooper Hunting 2008 Annual	December 31, 2008
	Report	
December 1, 2010	Corporate Bylaws	September 30, 2010
December 1, 2010	Articles of Incorporation	September 30, 2010
December 1, 2010	rationes of meorpolation	September 50, 2010

- 8) The Disclosure Information: (i) constitutes "adequate public information concerning the securities of the Issuer and "is available" within the meaning of Rule 144(c)(2) under the Securities Act of 1933; (ii) includes all of the information that a broker-dealer would be required to obtain from the Issuer to publish a quotation for the securities of the Issuer under Rule 15c2-11 under the Securities Exchange Act of 1934 ("The Exchange Act"); (iii) complies as to form with the OTC Market Group's OTC Pink Sheet Disclosure Guidelines which are on the Internet at <u>www.otcmarkets.com</u>; and (iv) has been posted through the OTC Disclosure and News Service.
- 9) The Issuer's Financial Statements for the period ending December 31, 2012 which are not audited and Information and Disclosure Statement have been prepared by or under the supervision of its Chief Executive Officer & Chairman, Daniel Cooper and the Company's Board of Directors.<sup>1</sup>

<sup>&</sup>lt;sup>1</sup> A management and significant change in ownership has occurred subsequent to the filing of the December 31, 2012 financial documents. The new officers are: Rusty Bresse, President; Janet Bresse, Secretary; and Kenneth Ward, Vice President. These three individuals also comprise the Board of Directors as of the above date.

- 10) The Issuers stock transfer agent registered with the Securities and Exchange Commission is Transfer Online, Inc. of 512 SE Salmon Street, Portland, OR 97214. The undersigned has confirmed the number of shares of the Issuer's common stock outstanding by obtaining information and documents directly from Colonial Stock Transfer, Inc.
- 11) The undersigned has (i) met with the Issuer's management and majority of the directors of the Issuer and discussed the actions of the corporation and the subject disclosures, (ii) reviewed the Information, as amended, published by the Issuer through the OTC Disclosure and News Service, and (iii) discussed the Information with management and a majority of the directors of the Issuer.
- 12) To the best knowledge of the undersigned, after inquiry of management and the directors of the Issuer, the following are not currently under investigation by any federal or state regulatory authority for any violation of federal or states securities laws: (i) the Issuer, (ii) any 5% or more holder of the Issuer's common stock, and (iii) the undersigned.

In providing this letter to you and only you are entitled to rely upon this letter, and you are authorized to fully and completely publish this letter in the OTC Disclosure and News Service for viewing by the public and regulators. If I can help you further or if you have any questions, please let me know.

Sincerel

James R. J. Scheltema. CPA, Esq. James R. J. Scheltema, LLC