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ECRID, Inc.
Trading Symbol: **ECDD**

WWW.ECRID.COM

DME Capital LLC * 14 Wall Street, 20 FL * New York, NY 10005

Deliver to:

ECRID

QUICK REFERENCE

ECRID, Inc.

Trading Symbol: ECDD

Outstanding Shares: **9,664,888**

Website: **www.ECRID.com**

BUSINESS SUMMARY

ECRID is a publicly traded company (ECDD) and is the newest credit evaluation platform that was created to monitor ECRID members new ECRID Credit Reports and provide each ECRID member access to ECRID Certified Lenders in order to finance homes, cars, retail store credit, credit cards, personal loans, business loans and more. This new credit evaluation platform is a game changer in the credit industry and many believe will have the same or similar effect that Amazon has had in the consumer retail industry as well as Napster who was the pioneer in creating music availability for users online. Now, individuals have ECRID which is the pioneer online platform that gives a second chance to those who suffer with bad credit reports from Equifax, Trans Union and Experian. "When an individual has a low score on their credit report and is rejected by lenders, it can cause severe disappointment to that individual in not achieving the American dream of buying a home among other things, but now ECRID is available to help individuals obtain financing for homes and cars among other things, says Cleveland Gary, CEO of ECRID."

The power behind ECRID is when an individual becomes a member and access the ECRID Certified Lenders at www.ecrid.com to get approval for financing for a home, car, credit cards and more, the approval has nothing to do with Equifax, Experian or Trans Union. Approval for financing is solely dependent upon the ECRID Certified Lenders. ECRID was designed to give hope to the tens of millions of people who may have lost hope for a better and brighter future due to low credit scores originating from Equifax, TransUnion and Experian.

ECRID requires an individual to pay \$25 for each credit profile added to their ECRID Credit Report ie. electric bill, water bill, etc. The total number of credit profiles becomes the ECRID Member's ECRID Credit Report that includes an ECRID NUMBER which acts as an identifier to ECRID Certified Lenders when they access or pull ECRID Credit Reports in order to approve financing to individuals.

CONTACT INFORMATION

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ECRID, Inc. <> ECDD

ECRID Certified Lenders want to approve individuals for loans in order to obtain a home, car, retail credit, credit card and much more. By simply choosing the particular lending category and clicking on the respective ECRID Certified Lenders online link, an individual can submit a Request for Credit Application to the ECRID Certified Lender who will review the application and then correspond via email with an answer regarding financing. For additional information and links visit www.ECRID.com.

Secured Credit Cards

A secured card is as the name suggests secured by a deposit that serves as your credit limit. If you fail to make a payment, the card issuer can take your deposit. It works just like an unsecured credit card or what you might consider as a "normal" card. Use for small purchases that you can pay off each month. The point of using a secured credit card is to show your ability to responsibly charge and then pay off your balance. Just make a few purchases each month and pay your bill in full and on time.

Unsecured Credit Cards

An unsecured credit card is a payment card issued to users (cardholders) to enable the cardholder to pay a merchant for goods and services based on the cardholder's promise to the card issuer to pay them for the amount of the goods plus the other agreed charges. The card issuer (usually a bank) creates a revolving account and grants a line of credit to the cardholder from which the cardholder can borrow money for payment to a merchant or as a cash advance. In other words, credit cards combine payment services with extensions of credit.

Retail Credit

Millions of people annually apply for retail credit ie. Macy's, Bloomingdales, Victoria Secret, etc. It is ECRID's goal to provide you with a consortium of retail lenders that sell products you like and want to purchase.

Mortgage

The minimum payment due for a credit card must be included in your debt-to-income ratio when calculating your ability to pay the mortgage. Carrying a credit card balance of more than 25 percent to 30 percent of the limit can negatively impact your credit score. As long as you have the income and assets to cover your charge card and credit card bills, your mortgage application shouldn't be adversely affected. You will need to be prepared for the paperwork to document your ability to pay your charge card and your mortgage. With ECRID we will help you to improve your credit score.

Auto

The more late payments or missed payments you have, the more your credit score will decline. As a result, if you are unable to make the payments per the original terms of your loan, then settling the debt sooner rather than later would help your credit score in the sense that it would have a smaller drop than if you continued to miss payments. ECRID will help you how to get back on track.

Secured Loans

A secured loan is based on collateral. Collateral is tangible property that the lender places a lien on when providing the loan to a borrower ie. home or car loan. The home belongs to the owner, but the lending institution has a right to take and sell the home if the owner does not make the payments according to the terms of the loan.

Unsecured Loans

An unsecured loan does not have collateral attached. Due to the higher risk, the lender assumes with an unsecured loan, the interest rate is usually higher than on a secured loan.

Miscellaneous

You are steps away from fulfilling a new beginning. With ECRID, you are in control of your financial destiny.

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The information contained is neither an offer to sell nor a solicitation of an offer to buy any securities mentioned. This Company Fact Sheet is an information publication and is considered investor relations & financial public relations material. All information regarding ECRID, Inc. is compiled from SEC Filings (U.S. Securities and Exchange Commission), press releases, conference calls, shareholder meetings, investment conferences, analyst reports, and/or senior management interviews. This document may contain "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995.