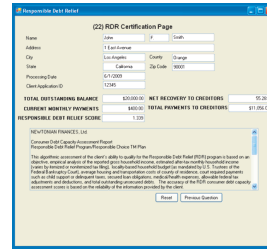
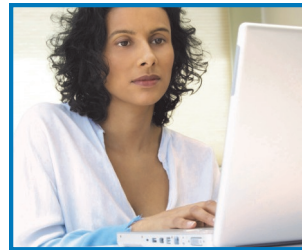




SITE LICENSING THE ALGORITHM

EMPIRICAL GUIDELINES AT YOUR FINGERTIPS

The Responsible Debt Relief Institute (RDR) is now furnishing credit unions, and other financial institutions, with the capability of internal site licensing of the patent-pending RDR algorithm. What's different about the RDR software? Using a complete set of variables based on the total financial landscape of the person/family, including continuously updated tax codes and bankruptcy-set household budget figures, this software is not only precise, but is equally efficient across all states in the union. It improves upon the retrospective FICO score and simple debt to income ratios so commonly used as a benchmark to grant loans. The RDR risk assessment report is designed to provide a real-time, algorithmic assessment of a consumer's financial situation based on the unique calculation of household net cash-flow position. This risk assessment report provides empirical guidelines for individual credit unions/financial institutions to determine their final decision in approving a loan request.



RESPONSIBLE DEBT RELIEF (RDR) INSTITUTE

RDR is a 501c(6) not-for-profit organization dedicated to promoting improved consumer-creditor relations by use of the patent-pending algorithmic software for accurate debt repayment capacity.

PRODUCTS

- Collections
- Underwriting
- Mortgage Modification
- Balance Transfer
- Hybrid Financing

WEB-BASED SECURITY

The RDR algorithm operates with numerous layers of security for your members confidence and peace of mind.

CUSTOMER SUPPORT

Help is available at all times to assist with problems or concerns while using our products.

1-888-332-5819

CONTACT

info@responsibledebtrelief.org

1-888-332-5819 (P)

1-585-385-6227 (F)

The RDR algorithm can be used as an in-house underwriting tool for home and auto loans, credit card applications, home equity loans, and credit card balance transfers as well as mortgage modifications (including government standard criteria. This easily used software calculates the most accurate portrait available in the current market to assess the financial "health" of a client, providing the lender with unparalleled confidence in loan underwriting and the development of internal work-out policies.

When you license the software, a dedicated web-page is created specifically for your organization, which will allow you to download the software, and also store and retrieve records of clients. The software is housed on a secure, web-server site and licensees are granted access to a customized version of the program for internal use. In addition to receiving an RDR "score" which predicts the financial status of your applicant, records of transactions with your clients can be retrieved and reviewed whenever desired. Training sessions can be scheduled on-line, or in some cases, personal on-site training may be available. Customer support is always available for questions or problems.

RDR shares your concerns about maintaining a safe, secure and inviolable climate for your members' personal information. The Responsible Debt Relief (RDR) Institute complies with the provisions of the Gramm Leach Bliley Act by protecting and securing personal, private financial information. The unique password-protected database is accessed on RDR's secure services site using encryption and SSL (secure socket layer). We employ multiple-tiered architecture validated by unique username, password and client ID.

Find out more about this innovative software application by contacting info@responsibledebtrelief.org. or call 888-337-5819



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