

ECRID, INC.



CONFIDENTIAL PRIVATE PLACEMENT MEMORANDUM

Offering: 30,000,000 Common Shares (\$30,000,000)

Offering price: \$1 per unit

IN MAKING THIS OFFERING, OUR COMPANY IS RELYING ON THE EXEMPTIONS PROVIDED IN SECTION 4(2) OF THE UNITED STATES SECURITIES ACT OF 1933 (THE “ACT”), AND RULE 506C OF REGULATION D PROMULGATED THEREUNDER.

NEITHER THE UNITED STATES SECURITIES AND EXCHANGE COMMISSION NOR ANY STATE SECURITIES COMMISSION HAS APPROVED OR DISAPPROVED OF THE SECURITIES OR PASSED UPON THE ADEQUACY OR ACCURACY OF THIS PRIVATE PLACEMENT MEMORANDUM. ANY REPRESENTATION TO THE CONTRARY IS A CRIMINAL OFFENSE. SEE “RISK FACTORS.”

PURCHASING OUR SECURITIES INVOLVES A HIGH DEGREE OF RISK. YOU SHOULD NOT PURCHASE UNITS IN THIS OFFERING IF YOU CANNOT AFFORD TO LOSE YOUR ENTIRE INVESTMENT. SEE “RISK FACTORS.”

Date of Memorandum: December 8, 2025

INVESTOR REVIEW AND FINANCIAL RISK

In making an investment decision, investors must rely on their own examination of our company and the terms of this offering, including the merits and risks involved. Investors are advised to consult with their legal counsel and a tax advisor with respect to any investment in this offering. See “Risk Factors.” Note further that the offering price of the units has been arbitrarily determined and bears no relationship to our assets, net worth, book value, or potential business operations. It should not be taken to be an indication of the actual value of our company. There is no public

market for our common stock. Consequently, investors will be required to bear indefinitely the financial risks of an investment in our units.

CONFIDENTIALITY AND LIMITATIONS OF THIS MEMORANDUM

This document contains information that is proprietary to us and our subsidiaries. It discusses our trade and business secrets and is intended for use only by the party to whom it is transmitted by our employees or agents, and only for the purpose of permitting any such persons to decide whether to purchase our units. This document may not be reproduced in whole or in part or used for any other purpose. None of the contents of this document may be disclosed without our prior written consent, and the recipient agrees to return it to us immediately upon request. Acceptance of this document constitutes agreement to these conditions.

Certain information contained in this document represents our best estimate of our future financial and technological performance, based on assumptions that we believe to be reasonable, but we make no representations as to the accuracy or completeness of the assumptions, and you should not rely on anything contained in this memorandum as representing a promise or representation as to any future performance or events. Investors should take note that the information contained in this memorandum is only accurate as of the date of this memorandum. Neither the delivery of, nor any sale under, this memorandum will under any circumstance create the implication that there has been no change in our affairs or that the information contained in this memorandum is correct as of any other date.

Prospective investors are not to construe the contents of this memorandum as legal, investment, or tax advice. Prospective investors should consult their advisors as to legal, investment, tax, and related matters concerning an investment in our units.

This memorandum contains summaries of certain provisions of documents relating to purchase of our units, as well as summaries of various provisions of relevant statutes and regulations. The summaries do not purport to be complete and are qualified in their entirety by reference to the texts of the original documents, statutes, and regulations, a copy of each of which is available on request.

Distribution of this memorandum and sale of our units may be restricted by law in certain jurisdictions. This memorandum does not constitute an offer to sell or a solicitation of an offer to buy in any jurisdiction or to any person to whom it is unlawful to make such an offer or solicitation.

INFORMATION PROVIDED OUTSIDE THIS MEMORANDUM

No person has been authorized to give any information or to make any representations in connection with this offering other than those contained in this memorandum, and, if given or

made, any such information or representation must not be relied on as having been authorized by us.

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SUMMARY OF THE OFFERING

The following summary is qualified in its entirety by more detailed information and financial statements appearing elsewhere in this memorandum and the exhibits attached hereto. Prospective investors are urged to read this memorandum in its entirety. An investment in our units is highly speculative. Prospective investors should retain their own professional advisors to review and evaluate the economic, tax and other consequences of an investment in this private offering, are not to construe the contents of this memorandum, or any other information we furnish, as legal or tax advice.

THE COMPANY ECRID is a new, innovative credit bureau and valuation platform, with lending properties that give the public a second chance to establish creditworthiness. ECRID is a Nevada company organized September 15, 2016. It is an enhanced Credit Reporting Company. ECRID is organized in a manner to provide consumers immediate access to and review of credit information reported on them. It offers the first exception to the traditional credit reporting companies. ECRID is a financial data analytics technology company that reports credit data real-time (B-C), through its Bill Pay Portal. The ECRID EQ Score is akin to the Equifax and Experian FICO Score and the Trans Union Vantage Score. The EQ Score is designed to remove fair credit barriers from the 80% of Americans who report being under-valuated by “The Big Three” credit bureaus.

Consumers spend countless dollars hiring companies to remove information from their Credit Report that does not belong on the report for any manner of reasons, including inaccuracies, or the report does not reflect the consumers current credit snapshot. When consumers pay companies to check the accuracy and currency of credit information, those are dollars poorly spent. The credit reporting companies are expected to be guided by professionalism, objectivity, currency, completeness, and accuracy in reporting creditworthiness. Eighty percent of Americans believe “The Big Three” fall short in some or all of these regards. ECRID will give consumers control of the evaluative process, provide consumers a chance to build a positive payment history, access loans at fair interest rates, and facilitate full and timely payment of bills real-time, going forward.

With ECRID’s Credit Reporting Ecosystem, the platform informs consumers immediately when their credit score changes so the consumer can respond, identify the cause, and correct the issue

before the information becomes a barrier to full and fair credit for the consumer, based on the evaluative criteria used by the current credit evaluation companies.

The enhanced reporting system used by ECRID gives the creditor the advantage of reviewing information that is accurate and reviewed by the consumer, real-time, as she/he engages in commerce and when applying for credit. This shortens the time the consumer and creditor have to wait for loans to be approved in underwriting, thus, putting money into circulation and assisting the consumers in a more timely and accurate fashion.

THE OFFERING

Securities Offered	ECRID Inc. Stock consisting of 30,000,000 shares of our Class A Common Stock, at \$1 per share. Minimum investment is \$5,000 for 5,000 ECRID's Class A Common Stock.
Purchase Price	\$1
Maximum Offering	30,000,000 Shares
Minimum Purchase By Single Investor	\$5,000 (5,000 Class Common Stock) \$1 per share.
Use of Proceeds	See page 3.
Common Stock Outstanding	437,000,000 Common Shares
Method of Subscription	Each prospective investor wishing to purchase any of the Class A Common Stock in this offering must deliver to the Company a completed and signed subscription agreement (including offeree questionnaire), a copy of which is attached as Exhibit A, and pay us, by means of a bank wire transfer or a check, for the full purchase price of the units being subscribed for. See "Subscription Procedures."
Investor	

Qualifications	We are only offering units to investors who qualify as accredited investors under Regulation 506C Regulation D promulgated under the Securities Act of 1933. See “Subscription Procedures.”
Restrictions On Resale	We are selling the Class A Common Shares in reliance on each purchaser’s representation that the purchaser is purchasing the Common Shares for investment and not with a view to resale. Purchasers of Common Shares in this offering should proceed on the assumption that they will have to bear the economic risk of their investment for an indefinite period, since Class A common stock in the offering may not be sold until they are registered under the Securities Act or qualify for an exemption from registration. See “Risk Factors.”
Dilution	Investors in the offering will experience immediate and substantial dilution. Dilution represents the difference between the offering price and the net tangible book value per share after the offering. Additional dilution may result from future offerings or from exercise of our warrants or options. See “Dilution.”
Information	Prospective investors are invited to review any available materials relating to our company, its operations, this offering, the background and experience of our directors and executive officers, and any other matters relating to this offering all such materials will be made available at our offices during business hours on reasonable prior notice. Prior to consummation of the offering, we will make available to each prospective investor and its representatives the opportunity to ask questions of us or any person acting on our behalf concerning the terms of this offering and to obtain any additional information necessary to verify the accuracy of any information contained in this memorandum, to the extent that we possess that information or can acquire it without unreasonable effort or expense. Note that the confidential nature of certain information regarding our company’s strategy and its investors will prevent us from releasing that information to prospective investors. Due to the financial sophistication of the persons to whom this offering is directed, this memorandum states in summary form only certain information material to evaluating the merits of an investment in our company. Prospective investors are, accordingly, urged to consult with their own advisors prior to deciding whether to invest in our company.

Risk Factors The securities offered in the offering involve a high degree of risk and should not be purchased by anyone who cannot afford to lose their entire investment. Prospective investors should carefully review and consider the factors stated in the section of this memorandum entitled “Risk Factors,” as well as the other information stated in this memorandum, before subscribing for any units.

Termination Date The offering will terminate May 2026 unless extended up to 90 days by us in our sole discretion.

USE OF PROCEEDS

The gross proceeds of the offering will be up to \$30,000,000, with the maximum net proceeds being \$30,000,000. The amount of the net proceeds will determine how we use them. We have outlined in the table below our current estimates regarding how we will use the proceeds, assuming the maximum offering.

We anticipate that we will use 100% of the net proceeds of this offering for purposes of investing in advertising, marketing, and General & Administration.

Some investors in this offering may be introduced to us by finders, to whom we would be required to pay a finder’s fee. That would reduce the net proceeds that we receive in this offering. The table below does not reflect payment of any such finder’s fees.

	Amount Assuming Maximum Offering
Gross offering proceeds	\$ 30,000,000
Legal, accounting, and selling fees	\$ 500,000
Net proceeds	\$ 29,500,000

The foregoing represents our current estimate of allocation of the net proceeds of the offering. This estimate is based on certain assumptions, and the amounts actually expended for each purpose may vary significantly if any of our assumptions prove inaccurate. We reserve the right to change our use of proceeds, as events may cause us to redirect our priorities and reallocate the proceeds accordingly.

RISK FACTORS

The securities offered in the memorandum are highly speculative and involve a high degree of risk. Before investing in the units, prospective investors should give careful consideration to the following **inherent** risk factors and affecting us and this offering. These risk factors are not intended to represent a complete list of the general or specific risks that may affect us. There may be other significant risks, now or in the future, and the risks listed below may affect us to a greater extent than indicated.

RISKS RELATING TO OUR COMPANY

We have an operating history dating back to September 2013.

We were incorporated in September 2016. We are subject to all of the business risks and uncertainties associated with any business enterprise, including the risk that we will not achieve our investment objectives. Investors in our stock will have limited information on which to base an evaluation of our prospects for achieving our business objectives.

If we are unable to find suitable investments, we may not be able to achieve our investment objectives.

To achieve our investment objectives, we will need to expand the consumer base distribution. We cannot guarantee that we will succeed in expanding and reaching all the consumer bases in this timeframe. If we are unable to promptly reach all the consumers, we will hold in an interest-bearing account the funds intended for advertising or marketing or invest them in short-term, investment-grade investments.

If we are unable to raise substantial funds, we will be limited in the number of consumers we intend to distribute the ECRID Platform to content and the value of your investment in us will fluctuate with the performance of the specific Consumer markets we penetrate.

This offering is not subject to a minimum, so the proceeds of this offering may be substantially less than the amount we would need to achieve a broadly diversified consumer base. As a result, we would advertise less to consumers who need our service, resulting in less diversification in terms of the number of ECRID members (Consumers), in the geographic regions in which our Consumers are located. In that case, the likelihood that any single primary Market would adversely affect our profitability. Your investment in our company would be subject to greater risk to the extent that we would lack strong marketing among that audience from which we would need to generate that portion of the projected revenues. In addition, our inability to raise substantial funds would increase our fixed operating expenses as a percentage of gross income, and our financial condition could be adversely affected.

Investors will have a limited say in management of our operations.

Our board of directors and our executive officers will determine our policies with respect to business operations. Investors will only participate in management by voting their shares. By law, our management is only required to seek a shareholder vote on a limited range of matters. Accordingly, you should only purchase units in this offering if you are willing to entrust management of our operations to our board of directors and our executive officers.

Senior management will have broad discretion over the use of proceeds from this offering.

Our senior management team will have considerable discretion in using the net proceeds of this offering, and you will not have the opportunity, as part of your investment decision, to assess whether the proceeds are being used appropriately. The net proceeds may be used for purposes that do not increase our operating results or the value of our company. Until the net proceeds are used, they will be placed in investments that produce income.

We depend on Financier Cleveland Gary, ECRID Founder, Chairman, Director, President, & CEO, for our future success. If we are not able to hire and retain qualified personnel or if we lose any member of our senior management team and are unable to timely hire a qualified replacement, our ability to implement our business strategy could be significantly hampered.

Until such time as we hire additional management, we will be depending on Financier Cleveland Gary to identify, select, choose, and monitor our investments. Mr. Gary has critical industry experience and relationships on which to rely to competently and timely execute these tasks. If we lose the services of Mr. Gary we may not be able to operate our business as we expect, and that in turn could cause our operating results to suffer.

We believe our future success will depend, in part, on our ability to identify, attract, and retain sufficient numbers of highly skilled executives. If we do not succeed in doing so, we may not be able to operate our business as we expect.

Our current directors and officers have limited experience in operating the ECRID Credit Ecosystem including the reporting systems.

The current executive officers have limited experience in operating the ECRID Credit Ecosystem, including the reporting systems. Consequently, in managing our affairs they may make decisions that persons more experienced in operating the system would not make, and our business could be adversely impacted as a result.

RISKS RELATING TO THIS OFFERING

The offering price of the Common Stock has been arbitrarily determined.

The offering price of the Common Stock has been arbitrarily determined by us and bears no relationship to our assets, net worth, book value, or potential business operations. It should not be taken to be an indication of the actual value of our company.

There is a public market for our securities.

ECRID, Inc., (ECDD) shares have been registered under the Securities Act of 1933. The shares trade over the counter currently under the stock symbol ECDD. Shares sold in this offering or underlying securities sold in this offering would have to be held by the investor until the shares become unrestricted under the Securities Act. The shares purchased will be unrestricted after the investor has held the shares for two years.

There may be future dilution of our common stock.

If we sell additional equity or convertible debt securities, those sales could result in additional dilution to our shareholders.

RISKS RELATING TO INVESTING IN ECRID. Inc.

Economic and regulatory changes that impact the use of Credit scores for purchases, loans, and even obtaining a job in this economy may adversely affect our operating results. Our operating results will be subject to risks generally incident to the regulatory changes on the Media Market.

1. Shortage of advertising and marketing will affect the growth of the company.
2. New Technologies evolving will create more media market competition, thus driving higher prices.
3. Acquisitions & Mergers of media and advertising sources could have an adverse effect on advertising rates which would affect company revenues.

The above and other reasons may prevent us from being profitable or from realizing growth or maintaining the value of our technological platform.

Actions of our joint venture partners could negatively impact our performance.

We may, from time to time, enter into joint ventures or strategic alliances with others in order to expand our customer base. If alliance partner business operations are affected it could cause a decline in revenue due to loss of customers. Any such risks might subject the company to substantial loss in revenue.

Costs of complying with government laws and regulations may adversely affect our income and the cash available for any distributions.

The cost of complying with government requirements to operate as a publicly traded corporation can affect business operation of the company causing a lack of the liquidity to maintain its business

operations. The Company's exit strategy is to publicly trade its common stock on the OTC Bulletin Board subject to meeting government or regulatory requirements to operate as a publicly traded corporation. The costs related to operating as a publicly traded company could fluctuate and cause an adverse financial impact on the Company's cash reserves. In addition, the recurrence of these expenditures could cause rescission by the Company from the financial obligations of operating as a publicly traded corporation, which would result in delisting the Company's securities from trading its stock in the secondary market. This would have a tremendous adverse impact on the Company's ability to attain liquidity to continue to grow the Company's business operations. Some laws and regulations have been amended so as to require compliance with new or more stringent standards at future dates. Compliance with new or more stringent laws or regulations or stricter interpretation of existing laws may require us to incur material expenditures. Future laws or regulations may impose additional liability. There may also be federal, state, and local, laws passed, Executive Orders signed, judicial or administrative opinions written, and regulations passed with which we may be required to comply, and which may subject us to liability in the form of fines for noncompliance due to lack of funds. Any material expenditures or fines the Company must pay will reduce our ability to make day-to-day G&A expenditure demands. This could cause an adverse effect on the Company's ability to continue business operations.

Discovery of price increases on Cost of Services Sold may adversely affect our cash flows. It is possible that Internet servers and equipment required to host the internet as well as broadband fees could raise prices to the Company at some point in time. If this should occur, the Company's cash flow could be adversely affected. The Company's product revenue model accounts for the largest percentage of its cash flow in comparison to the other revenue models. The Cost of Services, Internet and Broadband price point fluctuations will have a profound negative impact on the Company's cash flow.

All services on ECRID, INC. will be affected by price changes in their cost of various products and services. This dilemma would also affect Company's cash flows. If those costs become too prohibitive, the Company may have to cease business operations due to lack of funds to continue business operations in a competitive platform.

DILUTION

"Net tangible book value" is the amount that results from subtracting the total liabilities and intangible assets of an entity from its total assets. "Dilution" is the difference between the offering price of a security such as our common stock and its net tangible book value per share immediately after the offering, giving effect to the receipt of net proceeds in the offering. Giving effect to the maximum offering at the offering price, current shareholders would receive an immediate increase in net tangible book value and new investors would experience an immediate dilution. An investment in this offering will undergo immediate dilution when compared with our net tangible assets.

BUSINESS DESCRIPTION

OUR COMPANY

Our company, ECRID, Inc., was incorporated in the State of Nevada in September 2016.

OUR BUSINESS

Our principal business is an Internet based Credit Reporting and Lending Platform. We intend to expand our business by acquiring more customers.

ECRID is a new, innovative credit bureau and valuation platform, with lending properties that give the public a second chance to establish creditworthiness. ECRID is an enhanced Credit Reporting Company. ECRID is organized in a manner to provide consumers immediate access to and review of all credit information reported on them. It offers the first exception to the traditional, credit reporting companies. ECRID's financial data analytics technology company reports credit data real-time (B-C), through its Bill Pay Portal. ECRID's EQ Score is akin to the Equifax and Experian FICO Score and the TransUnion Vantage Score. The EQ Score is designed to remove fair credit barriers from the 80% of Americans who report being under-valuated by "The Big Three" credit bureaus.

Consumers spend countless dollars hiring companies to remove information from their Credit Report that does not belong on the report for any manner of reasons, including inaccuracies, or the report does not reflect the consumers current credit snapshot. When consumers pay companies to check the accuracy and currency of credit information, those are dollars poorly spent. The credit reporting companies are expected to be guided by professionalism, objectivity, currency, completeness, and accuracy in reporting creditworthiness. Eighty percent of Americans believe "The Big Three" fall short in some or all of these regards. ECRID will give the consumer control of the evaluative process, provide consumers a chance to build a positive payment history, access loans at fair interest rates, regardless of past credit challenges, and facilitate full and timely payment of bills real-time, going forward.

With ECRID's Credit Reporting System, the platform informs consumers immediately when their credit score changes so the consumer can respond, identify the cause, and correct the issue before the information becomes a barrier to full and fair credit for the consumer based on the evaluative criteria used by the current credit evaluation companies.

The enhanced reporting system used by ECRID gives the creditor the advantage of reviewing information that is accurate and reviewed by the consumer, real-time, as she/he engages in

commerce and when applying for credit. This shortens the time the consumer and creditor have to wait for loans to be approved in underwriting, thus, putting money into circulation and assisting the consumers in a more timely and accurate fashion.

More than 1/3 of Americans have credit scores below 601, which is currently deemed to be a low credit score. This adversely affects the ability of persons to achieve many educational, economic, financial and wealth-building goals, and also prevents them from realizing their buying power, participating fully in commerce.

Today, many credit scores do not accurately reflect the ability of consumers to assume debt risks. Too often, credit scores devalue consumers based on inaccurate or partial information, and preconceived assumptions of diverse consumers based on zip code, education, ethnicity, gender, or other non-bona fide considerations. ECRID will offer consumers an accurate picture of their creditworthiness based on membership control of their own reports. Below are additional ways in which ECRID offers consumers a more timely, accurate, complete, forward looking, and user-friendly credit scoring system:

ECRID FEATURES

Data Control	Consumers control their own reports by adding creditors and paying bills through the ECRID Portal
Credit Score	The ECRID Score is specific to the ECRID Platform and starts with a perfect score of 950 for consumers with good payment history
Inaccuracies Prevented	Inaccurate information is eliminated because the consumer controls his or her own payments and reporting
Financing Access	ECRID's own lending division relies on the ECRID report for approval, giving "a second chance" to those with lower credit scores

Consumer Valuation

ECRID's valuation will include greater reliance on timely bill payment, what the consumer pays each month, consumer information about his/her debts, Debt-to-Interest, as well as the Tri- merge

Consumer Connection

ECRID remains connected with the consumer, monitors payments, notifies them of impending bill payment dates, and of possible shifts in their credit score, so the consumer can take appropriate actions. score is going to be lowered if they do not make timely payments.

Equifax, Experian, TransUnion Differentiated from ECRID

Traditional Consumer Credit Information

Bypasses Consumer

"The Big Three" Credit Bureaus Bypass the Consumer and report consumer credit information directly to credit bureaus without consumer review or in many instances, without consumer knowledge

Traditional Credit Score

FICO and Vantage Scores pull data from various creditors, with scores typically ranging from 300 to 850

Inaccuracies

The B-B-C approach of data gathering by the traditional Credit Companies sometimes results in errors which require formal dispute resolution intervention to remedy

ECRID Consumer Base

All Americans have a credit score which is what **lenders** use in most cases to determine whether to lend money to the consumer

Every American is a potential ECRID consumer. Every consumer can rapidly learn to navigate and leverage the ECRID Credit Ecosystem. ECRID is a B-C, real-time, consumer-controlled credit reporting system by which they can get their credit report and take actions to update it, at all times, pay bills, apply for loans, including mortgages, auto loans, and personal loans. ECRID is not subject to the quality control errors of traditional credit reporting agencies. The community-based ECRID Financial Centers and place-based Kiosks will be convenient and secure for consumers in many zip codes in various states and diverse communities. ECRID is designed to seize a large swath of creditors from among the 80% of Americans who report being disenchanted with “The Big Three,” and the lion’s share consumers who are under-banked and under-served, including people from rural and remote America, reservations, urban areas in zip codes that are often not well served by commerce, world class credit and lending entities, and top tier banks. ECRID will also be accessible to the titans of commerce who are rushing from meetings to events, or unwinding oceanside. ECRID will also offer access to credit and lending opportunities for those seeking “a second chance” to increase their credit score and to maintain good-to-excellent credit, because the tools will be controlled by them and the kiosks nearby.

The ECRID financial data analytics technology reports credit data real-time, and the software is accessible to Artificial Intelligence software and other apps, making ECRID the epic credit and lending ecosystem for the Alpha Generation.

All Americans, and those around the world are the ECRID consumer base.

Joint Venture Investments

We have the authority to enter into joint ventures, general partnerships, and other alliances. We would not enter into any such arrangements unless it was consistent with our investment policies and would enhance our profitability. In determining whether to invest in a particular joint venture, we would evaluate according to the criteria we use for our own investments.

If under any joint venture a party has a right of first refusal to purchase the other party's interest, we might not have sufficient funds to finance such a purchase. And if the joint venture were to elect to sell any property, we might not have sufficient funds to exercise any right of first refusal to buy that property.

Disposition Policies

Although we are not required to do so, we will generally seek to sell our properties for all cash. We may, however, accept as part of the purchase price publicly traded stock of the acquiring entity providing the buyer meet our economic conditions, the creditworthiness of the buyer, and the available financing alternatives.

Annual Reports

No later than 120 days after the end of each fiscal year, we will send to all our shareholders an annual report containing a balance sheet as of the end of that fiscal year, together with a profit and loss statement, a statement of cash flows, and a statement of shareholder's equity for that fiscal year. These financial statements will be prepared in accordance with generally accepted accounting principles and will be accompanied by an auditor's report containing an opinion of our independent certified public accountant. The annual report will also contain a report on our activities for that fiscal year and such other information as we deem reasonably necessary to advise our shareholders of the affairs of our company.

Becoming a Public Company

We currently intend that at some point in the near future we will file to become a public reporting company. We cannot, however, say when that will occur, and it might not happen. Furthermore, even if we do file to become a public reporting company, we may not succeed in creating a public market for our stock.

Our becoming a public reporting company would not alter the fact that none of our shares have been registered under the Securities Act of 1933, and that any shares sold in this offering or underlying securities sold in this offering would have to be held until they were subsequently registered under the Securities Act or they were transferred in accordance with an available exemption from the registration requirements of the Securities Act.

PLAN OF OPERATION

Currently our operations have completed phase 1 of its business model and are now ready to initiate in full force its second phase. In order to succeed and meet its business objectives adequate funding must be obtained to ensure the growth of the business. We intend to expand our company's customer base in 2017 through marketing and advertising on Television, Radio, print media and social media to reach revenues to projected EBITDA. Attached as Exhibit B are projections through the two years following the closing of this offering. These projections assume that the maximum number of Common Shares have been sold in the offering; other assumptions are stated in the projections. The projections also consider that after the closing of the offering, we will start incurring general and administrative expenses, such as salaries and office expenses.

OFFICERS AND DIRECTORS

OFFICERS

Currently parties below constitute our board of directors and our executive officers. Cleveland Gary CEO

CAPITALIZATION

Below is a table showing our capitalization, assuming the maximum offering. Common % Ownership After Shares Issuance of Class A Common Stock

Cleveland Gary 390,000,000

Shares outstanding after offering 457,000,000

DESCRIPTION OF SECURITIES AND AUTHORIZED CAPITAL

Below is a summary of the principal terms of our capital stock.

COMMON STOCK We are authorized to issue 700,000,000 shares of common stock, par value \$0.000001 per share. There are currently outstanding 437,000,000 shares of our Class A common stock. The Class A common stock is entitled to one vote per share.

OPTIONS AND WARRANTS

As of the date of this memorandum, we have issued no options nor any securities exercisable for shares of our common stock.

PREFERRED STOCK

Cleveland Gary owns 50,000,000 shares of Preferred Stock.

INDEMNIFICATION OF OFFICERS AND DIRECTORS

Our certificate of incorporation provides that none of our directors will be personally liable to us or any of our shareholders for monetary damages for breach of a fiduciary duty as director, except liability for any of the following acts:

1. breach of their duty of loyalty to us or our shareholders.
2. acts or omissions not in good faith or that involve intentional misconduct or a knowing 3. violation of law.

3.. unlawful payments of dividends or unlawful stock repurchases or redemptions; or

Our bylaws provide that we will indemnify to the fullest extent permitted by the Florida State General Corporation Law any person made or threatened to be made a party to any lawsuit by reason of the fact that that person is or was a director, officer, or employee of our company or serves or served at our request as a director, officer or employee of any other enterprise.

LIMITATIONS ON TRANSFER OF SHARES

The shares included in this offering and underlying securities included in this offering have not been registered with the Securities Exchange Commission under the Securities Act, but they are exempt from registration under Rule 506C of Regulation D of the Securities Act. The shares are subject to a restriction on resale, and that restriction will be marked on the face of any certificate representing any such shares.

Accordingly, an investment in our units should be considered highly illiquid.

The availability of an exemption under the Securities Act is also dependent, in part, upon the “investment intent” of the investors, and the exemptions would not be available if any investors were purchasing the units with a view toward the redistribution. Accordingly, each investor, when executing the subscription agreement, will be required to acknowledge that the investor’s purchase is for investment, for the investor’s sole account and without any view toward the sale or other disposition.

SUBSCRIPTION PROCEDURES

REQUIREMENTS FOR PRIVATE PLACEMENT

Our units are being offered under an exemption from registration provided in Section 4(2) of the Securities Act and Regulation 506C promulgated thereunder.

Except as provided by the securities laws of certain states, a subscription is irrevocable and may be accepted on our behalf by being countersigned by an authorized officer. We have the absolute right to reject any subscription that is tendered. If we reject a subscription, we will promptly return to that subscriber, without interest or deduction, all amounts paid to us, together with all related documents duly canceled.

Each investor must be at least 21 years of age and must represent, by executing the subscription agreement, that it is acquiring our units for its own account for investment, without any intention to resell, distribute, or in any way transfer or dispose of its interest in our company.

Each investor by, signing the subscription agreement, will agree to indemnify us and our officers, affiliates, and shareholders against any loss, damage, or liability, including reasonable attorneys' fees, that any of them sustains arising out of any misrepresentation made in, or breach of any obligation in, the subscription agreement (including the offeree questionnaire) or any other document delivered by the investor to us in connection with the offering or in connection with the resale or redistribution of any of our units (or any shares included the units or underlying any securities included in the units) by that investor in violation of the Securities Act or any applicable state securities law.

Investing in our units is suitable only for investors who qualify as "accredited investors." In order to qualify as an accredited investor, an investor must represent that it comes within any one of the categories of accredited investors stated in Rule 501(a) of Regulation D promulgated under the Securities Act, including without limitation any one of the following:

- . any natural person whose individual net worth (or joint net worth with his spouse) exceeds \$1,000,000 at the time of purchase.
- . Any natural person who had an individual income in excess of \$200,000 or joint income with his or her spouse in excess of \$300,000 in each of the two most recent years and who reasonably expects to reach the same income level in the current year.
- . Any entity in which all of the equity owners are accredited investors under the first or second bullet-point above.
- . An organization described in Section 501(c)(3) of the Internal Revenue Code of 1986, as amended, (the "Code") a corporation, a Massachusetts or similar business trust, or a partnership,

- In each case not formed for the specific purpose of acquiring the securities being offered, and with total assets in excess of \$5,000,000.
- . A trust, with total assets in excess of \$5,000,000, not formed for the specific purpose of acquiring the limited liability company interest, whose purchase of the limited liability company interest is directed by a person who, either alone or with a purchaser representative, has such knowledge and experience in business and financial matters that he is capable, as defined by the 1933 Act, of valuating the merits and risks of the prospective investment; or
- . A bank, as defined in Section 3(a)(2) of the Securities Act, (1) acting in its fiduciary capacity as a trustee or (2) subscribing for the purchase of securities being offered on its own behalf.

PAYMENT AND DOCUMENTS

In order to purchase any of the units being offered, an investor must complete and sign the subscription agreement that is attached to this memorandum as Exhibit A and return the original to ECRID, Inc., 1320 SE Federal Hwy. Stuart, Fl. Suite 215, Stuart, FL 34994.

Payment can be made by (1) a personal check, cashier's check or money order or (2) electronic funds transfer (bank wire). Whichever method is used, it should be for the full purchase price of \$1 per share.

1. Make any personal check, cashier's check, or money order payable to "ECRID, Inc."
2. Send the check to ECRID, INC. 1320 SE Federal Hwy. Suite 215 Stuart, FL 34994.
3. Instructions for electronic funds transfer are available on request.

This memorandum and the subscription agreement contain, among other things, customary representations by us and by the investors and conditions to closing. Investors should be careful to review these representations.

Investors may only purchase entire units in this offering, unless at our discretion we elect to offer partial units.

Only residents of those states in which the units have been exempted for sale or exempted from registration under applicable securities laws may subscribe to purchase units.

DETERMINATION OF OFFERING PRICE

The offering price for the Common Shares was determined based on a variety of factors and does not bear any direct relationship to our assets, operations, or book value or to any other historically based criteria of value. In determining the offering price, we considered, among other things, our initial and projected operating results, our prospects and earnings potential, our management, the risks associated with an investment in the units, and our current needs.

PLAN OF DISTRIBUTION

We are offering the Common Shares without the benefit of a private placement agent, and there is no assurance that all or any of the Common Shares will be subscribed for. We will not sell more than 30,000,000 Common Shares in the offering. The offering is not subject to a minimum, so we may raise considerably less than the \$30,000,000 gross proceeds that we would raise if we were to sell the maximum of 30,000,000 Class A Common Shares.

AVAILABLE INFORMATION

We will make available or disclose to any prospective investor any documents or information concerning our company that a prospective purchaser reasonably requests to inspect or have disclosed to that investor, subject in appropriate circumstances to receipt by us of reasonable assurances that any such documents or information will be maintained in confidence.

If you require additional information or have any questions, please contact ECRID Corporate at 800-380-9096.

ECRID SUBSCRIPTION AGREEMENT

ECRID, INC.
1320 SE Federal Hwy.
Stuart, FL 34994

Gentlemen:

I hereby apply to ECRID, Inc., a Nevada corporation (hereinafter “you” or “Company”), to purchase the number of units indicated on the signature page to this agreement, each unit consisting of the following: one share of your Class A common stock, (referred to as the “Securities”).

I understand that you may at any time at your sole discretion reject this subscription. I understand that you will advise me as soon as practical if my subscription has not been accepted or if the offering of your units is withdrawn. If you reject my subscription or withdraw the offering, you will promptly return to me all amounts delivered by me in payment for any units and this subscription agreement will have no further effect. If you reject my subscription, I will return to you any documents you have provided to me at my request for the purpose of evaluating this offering. If you accept my subscription, you will promptly provide me with share certificates representing the shares of Class A Common Stock.

1. Representations of Subscriber. As an inducement to you to sell me the units for which I have subscribed, I hereby represent to you as follows (either in my individual capacity or as an authorized representative of an entity, as applicable), on the understanding that those representations will survive receipt (or the receipt by such entity) of the units:

(1) If an individual, I am a Bonafide resident of the state set forth on the last page of this agreement, over 21 years of age, and legally competent to execute this agreement; if an entity, the person executing this agreement on my behalf represents that I am duly organized under the laws of the state set forth on the last page of this agreement, I am validly existing, and I have full power and authority to execute this agreement, which will then be my legal, valid and binding agreement;

(2) I have received and carefully reviewed the private placement memorandum dated December 2, 2025, and any and all amendments thereto (the “Memorandum”), in connection with this offering.

(3) I have been furnished and have read all written materials provided by you relating to you, your proposed operations, the private offering of units (including without limitation the section of the Memorandum entitled “Risk Factors”) and any other matters relating to this private offering (all such materials, including without limitation the Memorandum, hereinafter collectively called the “Offering Materials”) which have been requested; you have answered all inquiries that I have put to you relating thereto; and I have been afforded the opportunity to obtain any additional

information, to the extent you possessed such information or were able to acquire it without unreasonable effort or expense, necessary (A) to verify the accuracy of the information set forth in the Offering Materials; and (B) to evaluate the merits and risks of purchasing the units;

(4) I have carefully reviewed and understand the various risks of an investment in the units and have made such independent investigation and evaluation of the statements made in the Offering Materials and all other written materials provided to me by you with respect to your financial condition, properties, business and prospects as I deem necessary to make an informed decision to purchase the units; my decision to purchase the units has been made on the basis of such investigation and evaluation; in making such decision I have relied exclusively on the written statements with respect to any such matters or otherwise with respect to you which are contained in the Offering Materials, and which have been independently investigated and evaluated by me;

(5) I have completed the Confidential Prospective Purchaser Questionnaire; I confirm the statements made therein are true on the date hereof, and I acknowledge that the statements and representations made by me therein and in this agreement have been relied upon by you in offering to sell the units to me; I further agree to indemnify and hold harmless the Company and its respective officers, directors and stockholders, from any and all damages, losses, costs and expenses (including reasonable attorneys' fees) that they may incur, by reason of any breach of any of the statements or representations made by me contained herein or therein;

(6) I acknowledge that although you may affect a public offering of your Class A common stock, no assurances have been given to me that any such offering will ever take place.

(7) I realize that I will not be able to resell readily any of the Securities because none of the Securities have been registered under the Securities Act of 1933, as amended (the "Act"), or any state securities laws, and, therefore, the Securities can be sold only if they are subsequently registered under the Act or an exemption from registration is available;

(8) I understand that you have the absolute right to refuse to consent to transfer or assignment of any Securities if that transfer or assignment does not comply with applicable state and federal securities laws.

(9) I understand that this offering is intended to be a non-public offering in accordance with section 4(2) of the Act and Regulation D promulgated under the Act ("Regulation D"), that no aspect of this offering has been reviewed by the United States Securities and Exchange Commission or the securities regulatory authorities of any state and that none of the Offering Materials nor any other written materials furnished by you and used in connection with this offering has been reviewed by any federal or state securities regulatory bodies or authorities;

(10) the units are being purchased for my own account, for investment, and not with a view to distribution or resale to others; I am not participating, directly or indirectly in an underwriting of any such distribution or other transfer; I do not now have reason to anticipate any

change in my circumstances or any other particular occasion or event which would cause me to sell the units (or the components thereof); I have substantial experience in making decisions of this type or am relying on my own qualified advisor in making the investment decision; and I understand that you are relying upon the truth and accuracy of this representation and warranty;

(11) neither you nor any person acting on your behalf has made any representations to me except as contained in the Offering Materials; and in making my decision to purchase the units I have subscribed for, I have not relied on any representations or information other than those which I have independently investigated and verified to my satisfaction;

(12) I understand that this subscription may be accepted or rejected, in whole or in part, by you in your sole and absolute discretion.

(13) all the information that I heretofore furnished to you, or that is set forth in this agreement or the related Prospective Purchaser Questionnaire, with respect to my financial position and business experience is correct and complete as of the date of this agreement, and if there should be any material change in that information prior to receipt of the units that I subscribe for, I will immediately furnish you with revised or corrected information;

(14) I am able to bear the substantial economic risk of an investment in the units and currently can afford a complete loss of that investment; my overall commitment in investments that are not readily marketable is reasonable in relation to my net worth; and

(15) If an entity, I have not been organized for the specific purpose of acquiring the units being offered.

2. Miscellaneous.

(a) All notices or other communications given or made under this agreement must be in writing and be delivered by hand or mailed by registered or certified mail, postage prepaid, to myself or to you at the respective addresses set forth herein, and will be deemed to have been given or delivered on the date of the hand delivery or four days after mailing.

(b) All matters arising under this agreement, including without limitations tort claims, are governed by the laws of the State of Florida, without giving effect to principles of conflicts of law.

(c) This agreement constitutes the entire agreement between you and me with respect to the subject matter of this agreement and may be amended only by a writing executed by you and me. Neither this agreement nor any of my rights under this agreement may be transferred or otherwise assigned hereunder.

(d) Unless this agreement is rejected, my obligations hereunder will not be terminated upon the occurrence of any event (whether by operation of law or otherwise), including, without

limitation, my death, occurrence of disability, or declaration that I am incompetent, and this agreement (including the representations and warranties contained herein) will bind my successors, legal representatives, heirs, and distributees.

(c) If requested at any time by you, I will promptly supply such information regarding myself as may be necessary for inclusion in any registration, qualification, application or other filing to be made at any time hereafter on your behalf. I shall furnish such information to you as you deem necessary to satisfy yourself that I may legally purchase the units.

3. Compliance with Applicable Laws. I will not sell, assign, transfer, pledge or otherwise dispose of any of the units, or any components thereof, except in compliance with all conditions on transfer imposed by the Act and by "Blue Sky" or securities laws of any state, and I will be fully responsible for complying with all such conditions.

4. Execution of Other Documents. I will execute such other documents as may be necessary to complete the transactions contemplated hereby, including, without limitation, the Prospective Purchaser Questionnaire, and I will be bound by all of the terms of any such documents and will perform all of my obligations thereunder with respect to the units being purchased.

I am entering into this agreement by signing the attached "individual subscription" or "entity subscription," as applicable, on the date indicated thereon. By so doing I am agreeing to purchase the number of units stated thereon and am agreeing to all the terms of this subscription agreement. I am enclosing with this agreement a check payable to the order of "Ecrd Inc." in full payment of my subscription or have sent you that payment by wire transfer of immediately available funds to an account specified by you.

INDIVIDUAL SUBSCRIPTION

_____ (# shares) x \$1 (Price/shares) = \$ _____ (Total Paid)

Number of units _____ unit Price (Check Enclosed) _____ Price Per Amount of Purchase _____

[Consisting of _____ shares of Class A common stock,]

Printed Name

Co Purchaser (leave blank if no one)

(Address)

City, State, Zip Code)

Residence Address (Note: Business Address will NOT be accepted.)

Dated: _____, 2025

Signature - Purchaser 1 _____

Social Security Number _____

Signature - Purchaser 2 _____

Social Security Number _____ Subscription

accepted as of _____, 2025

ECRID, INC.

By: _____

Name: Cleveland Gary

Title: Chairman, President, and CEO

ENTITY SUBSCRIPTION

_____ (# shares) x \$1 _____ (Price/shares) = \$ _____ (Total Paid)

Number of units _____ unit Price (Check Enclosed) _____ Price Per Amount of Purchase _____

[Consisting of _____ shares of Class A common stock,]

Printed Name & Address of State of Organization (if different from

Principal Place of Business: State of Principal Place of Business)

FORM OF OWNERSHIP - Check type of Subscriber.

- _____ TRUST (Please include name of trust, name of trustee, date trust was formed and copy of the trust agreement).
- _____ PARTNERSHIP (Please include copy of the Partnership agreement authorizing signature).
- _____ CORPORATION (Please include certified corporate resolution(s) authorizing signature and purchase of units).
- _____ OTHER (Please specify and include copy of document authorizing signature). The undersigned trustee, partner or officer represents that he has full power and authority from all beneficiaries, partners or shareholders of the entity named above to execute this agreement Signature Page on behalf of that entity and that investment in the units is not prohibited by the governing documents of that entity.

Dated: _____, 2025

(Name of Entity) _____

By: _____

Taxpayer Identification Number (Trustee, partner or authorized corporate officer)

Name & Title: _____

Subscription accepted as of _____, 2025

ECRID, INC.

By: _____

Name: Cleveland Gary

Title: Chairman, President, and CEO

CONFIDENTIAL PROSPECTIVE PURCHASER QUESTIONNAIRE

ECRID, Inc.
1320 SE Federal Hwy.
Stuart, FL 34994

Gentlemen:

I am furnishing you the information contained herein to enable you to determine whether I (or if, applicable, the entity that I represent) may purchase units of ECRID, INC.(the “Company”) in accordance with Regulation D promulgated under the Securities Act of 1933, as amended (the “Act”), Section 4(2) of the Act, and any applicable state securities laws.

I (or, if applicable, the entity that I represent) understand (1) that the Company will rely on the information contained herein for purposes of that determination, (2) that neither the units, nor the shares and warrants included in the units, nor the shares issuable on exercise of the warrants included in the units, will be registered with the United States Securities and Exchange Commission or with the securities regulatory authority of any state, in reliance on the exemption from registration provided by Regulation 506 C and similar exemptions under the state securities laws, and (3) that the request by the Company that I complete this questionnaire does not constitute an offer of the units to me or, if applicable, to the entity that I represent.

I (or, if applicable, the entity that I represent) represent to the Company (1) that the information contained herein is complete and accurate and may be relied on by the Company, (2) that if I am completing this questionnaire on behalf of an entity, I have full authority to do so and to provide the information and make the representations called for herein, and (3) that I (or, if applicable, the entity that I represent) will notify the Company immediately of any material change in any of that information occurring prior to the closing of the purchase of units by me (or, if applicable, by the entity that I represent).

All information furnished herein is being furnished for the sole use of the Company and its counsel and with the understanding that the information will be held in confidence by them, except that the Company may furnish this questionnaire and the information contained herein to such parties as the Company deems desirable to establish compliance with applicable securities laws and regulations.

IN THIS QUESTIONNAIRE, “PROSPECTIVE PURCHASER” REFERS TO
THE PERSON TO WHOM UNITS WOULD ULTIMATELY BE SOLD.

ALL INFORMATION IS CONFIDENTIAL 1.

NAME OF PROSPECTIVE PURCHASER

Name:

Date of Birth (or, if an entity, Date of organization):

Citizenship (or State of Organization):

Social Security or Tax Identification No.:

2. PRINCIPAL ADDRESS OF PROSPECTIVE PURCHASER

(Residence, if individual; Principal Place of Business, if entity)

Street: _____

City: _____ State: _____ Zip Code: _____

Telephone Number: (____) _____

3. BUSINESS ADDRESS OF PROSPECTIVE PURCHASER (If different from above) Company:

Name:

Street:

City: _____ State: _____ Zip Code: _____

Telephone Number: (____) _____

4. COMMUNICATIONS SHOULD BE SENT TO (check one):

Principal Address _____ Other Business Address _____

5. EDUCATION OF PROSPECTIVE PURCHASER (Individuals Only)

Give name of institution, degree and year degree received.

High School: (Diploma, ____)

College: (_____, ____)

Graduate School: (_____, ____)

Other: (_____, ____)

6. BUSINESS EXPERIENCE/HISTORY OF PROSPECTIVE PURCHASER

(If retired, please indicate such fact and refer to last occupation prior to retirement.)

Principal Business or Occupation of Prospective Purchaser:

(Individuals Only) Position and Duties with the Company named in Question 3 above (or last employer):

(Individuals only) Any other occupations or duties during the five years prior to employment described above:

7. STATUS AS ACCREDITED INVESTOR

The Prospective Purchaser that I represent qualifies as one of the following (check one if applicable):

_____ (a) a bank as defined in section 3(a) (2) of the Securities Act of 1933, as amended (the “Act”), acting in either its individual or fiduciary capacity;

_____ (b) a savings and loan association or other institution as defined in section 3(a) (5) (A) of the Act, acting in either its individual or fiduciary capacity.

_____ (c) a broker or dealer registered pursuant to section 15 of the Securities Exchange Act of 1934, as amended.

_____ (d) an insurance company as defined in section 2(13) of the Act.

_____ (e) an investment company registered under the Investment Company Act of 1940.

_____ (f) a business development company as defined in section 2(a) (48) of the Investment Company Act of 1940.

_____ (g) a Small Business Investment Company licensed by the U.S. Small Business Administration under section 301(c) or (d) of the Small Business Investment Act of 1958.

_____ (h) a plan established and maintained by a state, its political subdivisions, or any agency or instrumentality of a state or its political subdivisions for the benefit of its employees that has total assets in excess of \$5,000,000.

_____ (i) an employee benefit plan within the meaning of the Employee Retirement Income Security Act of 1974, and (A) the investment decision is being made by a plan fiduciary, as defined in section 3(21) of such Act, which is either a bank, savings and loan association, insurance company, or registered investment adviser, or (B) the employee benefit plan has total assets in excess of \$5,000,000, or (C) if a self-directed plan, with investment decisions made solely by persons that can make one of the representations contained in (a) through (1) of this Section 7 or otherwise are “accredited investors,” as defined in Rule 501(a) of Regulation D;

_____ (j) a private business development company as defined in section 202(a)(22) of the Investment Advisers Act of 1940.

_____ (k) any organization described in Section 501(c)(3) of the Internal Revenue Code of 1986, as amended, corporation, Massachusetts or similar business trust, or partnership not formed for the specific purposes of acquiring the units, with total assets in excess of \$5,000,000; or

_____ (l) a director, executive officer, or general partner of the issuer of the securities being offered or sold, or any director, executive officer, or general partner of a general partner of that issuer.

_____ (m) a natural person whose individual net worth, or joint net worth with your spouse, at the time of your purchase exceeds \$1,000,000.

_____ (n) a natural person who had an individual income in excess of \$200,000 in each of the two most recent years or joint income with your spouse in excess of \$300,000 in each of those years and has a reasonable expectation of reaching the same income level in the current year.

_____ (o) a trust, with total assets in excess of \$5,000,000, not formed for the specific purpose of acquiring the units, whose purchase is directed by a sophisticated person as described in Rule 506(b)(2)(ii) under the Act.

_____ (p) an entity in which all of the equity owners can make one of the representations contained in subparagraphs (a) through (o) of this Section 7, or otherwise qualify as accredited investors under the Act; or

_____ (q) none of the above.

8. INVESTMENT EXPERIENCE OF PROSPECTIVE PURCHASER

(Note: Failure to complete this item may result in refusal to consider your subscription)

The Prospective Purchaser has invested on his, her or its behalf the following amounts over the past five years:

(A) Publicly traded securities:

(1) \$ _____ invested without investment advice

(2) \$ _____ invested on advice of broker or other adviser

(B) Privately offered securities or securities for which there is no readily available public market.

(1) Tax Sheltered Investments

_____ Check if investment made on advice of broker or

Name of Issuer and Type of Security Amount Invested other adviser:

(2) Other Private Placements

_____ Check if investment made on advice of broker or

Name of Issuer and Type of Security Amount Invested other adviser:

9. INVESTMENT ADVICE

I (or the entity which I represent) will have an attorney, accountant, investment advisor or other consultant review this investment.

Yes, _____ No _____

Name of Advisor: _____ Telephone: (____) -

Address: _____

Position of Advisor: _____

10. The following may be contacted as credit references (please list at least one bank or other financial institution):

(A) Name of Credit Reference: _____

Firm _____

Address _____

City _____ State _____ Zip _____

Name of Contact Person: _____

Telephone (____) ____ - _____

Account or Reference No.

(B) Name of Credit Reference: _____

Firm _____

Address _____

City _____ State _____ Zip _____

Name of Contact Person: _____

Telephone (____) ____ - _____

Account or Reference No.

Name (Printed) of Prospective Purchaser:

Signature: _____

Title, if representative of an entity: _____

Date: _____, 2025

Trustco Bank

951 SE Federal Hwy.
Stuart, Fl 34994

ECRID

Account No: 4460829401
Routing No/ABI: 063192450

ECRID

1320 SE Federal Hwy
Stuart, Fl 34994