

November 13, 2017



Cardiff International, Inc. Signs LOI to Acquire 495 Communications, LLC

FORT LAUDERDALE, FL--(Marketwired - Nov 13, 2017) - Cardiff International, Inc. (OTCQB: CDIF) and 495 Communications, LLC (Private: 495 Communications) announced today they have signed an LOI (Letter of Intent) to acquire 495 Communications, LLC.

This merger provides Cardiff entry into video and mobile focused digital media advertising which widely appeals to young demographics. In 2016, 495 Communication's Revenues were \$18.8M with a 34.4% Gross Margin and Adjusted EBITDA of \$3.175M. The Company has no debt and reports assets of \$2.8 M as of July 2017.

495 Communications not only represents the future but is the proven, highly profitable and scalable technology presence positioned in the right place at the right time. "We are ecstatic about this new acquisition," stated Alex Cunningham, President/Chief Executive Officer of Cardiff. "As we promised to our shareholders, 495 will be the cornerstone from which allows Cardiff the ability to gain a strong presence within the technology industry. This acquisition enhances our ability to attract technology leaders within this ever-growing industry insuring us a strong revenue stream, improving profitability and increasing shareholder value."

495 Communications (<http://www.495communications.com/>) helps brands succeed in the competitive world of consumer awareness by utilizing all forms of content: video, native, and editorial. This enables consumer engagement across multiple screens, reaching consumers, across all platforms and devices with an impressive list of publishing partners that includes more than 2,000 premium websites, as well as their own proprietary mobile and tablet applications.

CEO Bret Polansky stated, "By 2021 the Online Native video and Connected TV markets project to be massive with revenues growing into the billions; with Online Native Video leading the way which projects to be 36% of the \$50 billion marketplace in 2021." As for Connected TV, Mr. Polansky sees huge growth with the accelerated "cord cutting" and more brands finding value showcasing products and services on "Connected TV." Products like Roku (39% of all users), Google ChromeCast (37%), Amazon Fire (35%) and Apple TV (25%) are all apps that 495 builds, giving us huge scale and potential. Getting involved in this market is crucial and is something that truly showcases the "have's and have-nots" in the tech space. We are thrilled to become part of the Cardiff family and contribute to their future uplifting plans."

495 Communications is a leader in Connected TV application production, developing apps for premium brands such as Travel Savvy TV, Glam Media and many others. 495's Team also is in a unique position to help brands monetize these apps, making the relationship with each publisher holistic and therefore deeper than just a builder or a network.

Based in Santa Monica with offices in New York the 495 Communications staff are among the most qualified in the industry with experience dating back to the earliest days of digital monetization and content production. The 495management team with over 75 years aggregate experience in advertising and technology.

Selected clients / partners include Enterprise-Rent-A-Car, Tucson Arizona Tourism, San Francisco Travel, Singapore Airlines. Turkish Tourism, and Louisiana Office of Tourism.

495 Communications PROPRIETARY IN-HOUSE TECHNOLOGY and IP provides comprehensive mobile, display, and video solution includes programmatic DSP and RTB exchange supporting video, native, and display ad unit types.

New programmatic technology enhancements and content creation abilities allow 495 Communications to capture greater share of existing customer advertising budget; growing product and service portfolio allows for greater leverage in securing new customers. 495 Communications has compelling industry dynamics. Programmatic media and video/mobile are leading drivers and trends within advertising industry, representing a \$25+ billion market.

495 Communications is a leading next-generation video and mobile focused digital media advertising platform that has a Robust video and mobile ad platform and expansive network consisting of 1,000+ publishers and 400+ advertisers. Exclusive focus on video and mobile -- delivers relevant ads at effective scale. Profitable since

inception. Platform capabilities span the entirety of the programmatic media transaction chain, connecting advertisers to publishers with minimal number of intermediaries.

Industry Highlights:

The US Digital Video advertising market surpasses \$16.8 billion in 2016

- Over the next five years the market is expected to grow at a CAGR of 17%, surpassing \$36 billion in US revenue in 2021
- Sponsored content spending is expected to grow at a five-year CAGR of 31%, which will make it the fastest-growing native format
- Average CTR for sponsored content was 0.31%, compared with traditional display's 0.08%

Approvals

The Letter of Intent has been approved by the unanimous votes of the Board of Directors of both companies. We anticipate signing a Forward Acquisition Agreement in December 2017 upon completion of our due diligence.

About Cardiff: Cardiff International, Inc. is a public holding company, much like a cooperative, leveraging proven management in private companies that become subsidiaries under the Cardiff umbrella. Our focus is not industry or geographic-specific, but rather on proven management, market, and margin. Cardiff targets acquisitions of mature, high growth, niche companies. Cardiff's strategy identifies and empowers select income-producing middle market private businesses, technology companies and commercial real estate properties. Cardiff provides these companies both 1) the enhanced ability to raise money for operations or expansion, and 2) an equity exit and liquidity strategy for the owner, heirs, and/or Investors. For investors, Cardiff provides a diversified lower risk to protect and safely enhance their investment by continually adding assets and holdings. Cardiff is led by strong and talented roster of executives and advisors providing expert acquisition, market guidance and added value for subsidiaries and investors.

FORWARD LOOKING STATEMENT This news release contains forward looking statements within the meaning of the Securities Litigation Reform Act. The statements reflect the Company's current views with respect to future events that involve risks and uncertainties. These risks include the failure to meet schedule or performance requirements of the Company's contracts, the Company's liquidity position, the Company's ability to obtain new contracts, the emergence of competitors with greater financial resources, and the impact of competitive pricing. In the light of these uncertainties the forward-looking events referred to in this release might not occur.

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