

NEWS RELEASE

Cardiff Lexington Enters Advisory Agreement with Greentree Financial Group

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LEXINGTON, KY / **ACCESS Newswire** / November 20, 2025 / Cardiff Lexington Corporation (OTCQB:CDIX) today announced that it has entered into a new advisory agreement with Greentree Financial Group, Inc., a consulting firm specializing in corporate governance, financial reporting, and public markets compliance.

This engagement reinforces Cardiff Lexington's ongoing commitment to advancing its uplisting strategy and strengthening the Company's financial integrity as it continues to scale and grow its innovative healthcare platform and network.

Greentree will assist Cardiff Lexington with services related to the Company's audit process and S-1 filing, including SEC and exchange comment responses, governance initiatives, and coordination with attorneys, CPAs, and transfer agents.

Alex Cunningham, Chief Executive Officer of Cardiff Lexington, commented, "We're very pleased to be partnering with Greentree Financial Group to help us strengthen our corporate governance, financial reporting and public market compliance. This is a significant step in our ongoing strategy to uplist to a major US exchange, and we believe that Greentree's deep experience and impressive track record of execution and success will be a strong addition to our team as we continue to drive growth and value across our business."

R. Chris Cottone, Vice President of Greentree Financial, commented, "Cardiff Lexington is at a key inflection point in their growth trajectory, and we're excited to partner with them as they take these important next steps in their uplisting journey. We look forward to supporting their strategic vision by enhancing their governance, compliance, and reporting efforts as they prepare for this next phase of growth."

About Cardiff Lexington Corporation:

Cardiff Lexington Corporation (OTCQB:CDIX) is a targeted healthcare holding company dedicated to acquiring and building middle-market niche health care clinics, primarily in Orthopedics, Spine Care, and Pain Management. The Company's partnership-driven culture emphasizes service excellence, teamwork, accountability, and performance.

All current revenue is derived from Nova Ortho and Spine, LLC, which operates a network of regional specialty and ancillary orthopedic care centers across Florida and Georgia. These facilities provide traumatic injury patients with comprehensive diagnostic and surgical services, primary care evaluations, interventional pain management, and specialty consultations.

For more information on Cardiff Lexington Corporation, you may access the company's website at <https://cardifflexington.com/>

About Greentree Financial Group, Inc.

Founded in 1999, Greentree Financial Group, Inc. ("Greentree") is a financial advisory and consulting firm with offices in Plantation, Florida, and Cornelius, North Carolina. Greentree specializes in guiding high-growth companies through access to U.S. capital markets, including initial public offerings and uplisting efforts. The firm also assists public companies with ongoing compliance, periodic filings, audit readiness, and corporate governance. Greentree emphasizes tailored, long-term growth strategies, with a reported client renewal rate above 90%. More information is available at www.gtfinancial.com.

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 business, the Company's liquidity position, the Company's ability to obtain new business, 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.

Use of Non-GAAP Financial Measures

Cardiff Lexington Corporation prepares its consolidated financial statements in accordance with United States generally accepted accounting principles ("GAAP"). In addition to GAAP disclosures, this document contains financial information and measures considered to be "non-GAAP". These non-GAAP measures can be used in order to gain a more complete and accurate understanding of the Company's financial condition and results. Non-GAAP financial measures should be considered in conjunction with, and not as a substitute to GAAP financial measures.

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