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ZIVO Bioscience Executes Debt Restructure/Extension With Primary Lender, Expands Credit Line

KEEGO HARBOR, MI -- (Marketwired) -- 01/19/16 -- ZIVO Bioscience, Inc. (OTCQB: ZIVO), announced today that it has executed a significant debt restructuring agreement with its primary lender, HEP Investments, LLC, that extends default provisions on matured debt by a minimum of 15 months from today's date. Simultaneously, the ZIVO board approved an expansion of the credit line to \$12.5 million under terms similar to those announced in January of 2015, most notably where the primary lender agreed to convert debt to ZIVO common stock at market prices on the date loans were originated, with no discounts upon conversion. Further, the primary lender agreed to an orderly conversion of outstanding debt to equity over time.

"This newest development provides us ample room to monetize outstanding opportunities without the overhang of a technical default on relatively small tranches of convertible debt that originated two or more years ago," states Philip M. Rice II, ZIVO chief financial officer and board chairman. "Our primary lender appears confident that we're on the right track and meeting our objectives, albeit at a slower pace, given the realities of attracting working capital. We feel this has a stabilizing effect, places us on a firmer footing and makes ZIVO more attractive to investment and joint-venture."

The Company is moving forward on several fronts, including feed ingredient applications for dairy and beef cattle, performance supplement development, compliance initiatives for both animal and human uses, characterization and productizing efforts.

"Our key collaboration agreement is still in place and active, while we work toward other, similar arrangements," states Andrew A. Dahl, ZIVO president and chief executive officer. "We continue to expand our working relationships and develop production, extraction and finishing capabilities to make our licensing model that much more valuable."

About ZIVO Bioscience, Inc.

ZIVO Bioscience, Inc. (OTCQB: ZIVO) is a Michigan-based biotech company primarily engaged in the investigation of the health benefits of bioactive compounds derived from its proprietary algal cultures, and the development of natural bioactive compounds for use as dietary supplements and food ingredients, as well as biologically derived and synthetic candidates for medicinal and pharmaceutical applications in humans and animals, specifically focused on autoimmune and inflammatory response modulation.

Safe Harbor Statement

Except for any historical information, the matters discussed in this press release contain forward-looking statements within the meaning of Section 27A of the Securities Act of 1933 and Section 21E of the Securities Exchange Act of 1934. These forward-looking statements involve risks and uncertainties. A number of factors could cause actual results to differ from those indicated in the forward-looking statements, including the timing of completion of a trial, actual future clinical trial results being different than the results the company has obtained to date, and the company's ability to secure funding. Such statements are subject to a number of assumptions, risks and uncertainties. Readers are cautioned that such statements are not guarantees of future performance and those actual results or developments may differ materially from those set forth in the forward-looking statements. The company undertakes no obligation to publicly update or revise forward-looking statements, whether as a result of new information or otherwise.

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