



Marble's Inverite Enters Data Verification Agreement with Home Owner Soon Financial Inc.

-The agreement enables Inverite to enter Canada's rent-to-own industry-

Vancouver, BC. October 28, 2021 - Marble Financial Inc. (CSE: MRBL; OTC: MRBLF; FSE:2V0) ("Marble" or the "Company"), an AI-driven financial technology company, is pleased to announce that its wholly-owned subsidiary, Inverite Verification Inc. ("Inverite"), has entered into a data verification agreement with Home Owner Soon Financial Inc. ("HOS Financial"), the largest rent-to-own company in Canada.

Since its establishment in 2005, HOS Financial offers lease purchase or rent-to-own programs for families looking to secure homeownership and has initiated more than 1100 projects. HOS Financial has captured a combined project value of \$402 million and currently generates over 5000 transactions per month.

Under the agreement, Inverite will provide its state-of-the-art banking verification solutions to HOS Financial via application programming interfaces (APIs). As a result of Inverite's connectivity to over 280 financial organizations, HOS Financial will be able to gain access to a borrower's financial data within seconds, resulting in a faster decision-making process to determine the creditworthiness of its borrowers.

Given HOS Financial's large customer base, Inverite will be able to gain a larger market presence within the Canadian rent-to-own industry. In addition, Inverite will receive a verification fee for every transaction completed through HOS Financial.

"With housing prices constantly increasing, rent-to-own options are becoming a popular alternative for Canadians looking to purchase a home," said Lloyd Evetts, VP of Business Development with Inverite. "As an established lease purchase company, HOS Financial has provided financial solutions to numerous Canadian families that intend to secure affordable housing over the last 16 years. That said, the integration of our platform will provide them with the ability to almost verify a borrower's transaction history instantly, ensuring efficient operations. Overall, this agreement will allow us to expand into a new market where there is a need for our advanced banking verification solutions."

HOS Financial will be fully operational with the Inverite platform in the next 30 days.

The Company would also like to announce the resignation of Michael Feola as an independent director due to his time demands in his other business interests. The Board would like to thank Mr. Feola for his tenure on the board and wish him the best in his future endeavours.

About Home Owner Soon Financial Inc. HOS Financial, established in 2005, is Canada's most established Rent to Own Company. Their program is designed to help families achieve their goal of Home Ownership when it is not available to them through traditional means. The ability to secure a mortgage to buy a home is becoming increasingly difficult and many deserving Canadians are turning their attention to Rent to Own as a Mainstream Path to Home Ownership. Their programs are suited to families who have a bruised credit profile, are self-employed, are light on down payment or just need more time to become bank ready.

For further information about Home Owner Soon Financial Inc., please visit: homeownersoon.com

About Inverite Verification Inc. Inverite is a leading Canadian open banking and consumer-directed finance provider offering innovative, secure and cost-effective banking verification solutions to the financial services industry for income verification, credit decisioning, fraud reduction, and KYC/AML



purposes. With support for over 285 Canadian financial institutions, Inverite is the data provider of choice for many of Canada's leading lenders, Fintechs and Paytechs.

For further information about Inverite Verification Inc., please visit: www.inverite.com

About Marble Financial Inc. (CSE: MRBL; OTC: MRBLF; FSE:2V0) Marbles' proprietary *MyMarble* platform utilizes the power of machine learning, data science, and artificial intelligence, in leveraging its proven data-driven strategies through technology solutions Connect, Inverite, Score-Up, Fast Track, Maestro and Boost to engage in and navigate a clear path towards financial wellbeing and a meaningful credit score, since 2016, Marble is proud to have empowered thousands of marginalized consumers to a positive financial future, and we continue to establish ourselves as leaders in financial wellness through the licensing of our proprietary products on the *MyMarble* Platform.

For further information about Marble Financial, please visit: mymarble.ca

Mike Marrantino, Executive Chairman
T:(855) 661-2390 ext. 104 Email: ir@marblefinancial.ca

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