

Marble Partners with Theory+Practice to Further Innovate Its Financial Technology

Vancouver, British Columbia--(Newsfile Corp. - October 17, 2019) - **MLI Marble Lending Inc. (CSE: MRBL) (OTCQB: MRBLF)** ("Marble" or the "Company") is pleased to announce that it has partnered with Vancouver-based data science technology experts Theory+Practice ("TAP") to implement strategies towards an automated and integrated AI and Machine Learning platform. The results of the engagement will enhance Marble's credit decision-making process and also improve the customer experience through data science and innovative technology.

Marble provides Canadians with a second chance to rebuild their credit and fast-track their way back to credit worthiness with its proprietary technology platform, the Marble Dashboard. Marble's proven consumer credit rebuilding strategy accelerates the timeline for its customers to access mainstream credit by up to 50%, relative to current traditional methods available post consumer proposal or soft bankruptcy.

"Our partnership with TAP will result in additional IP that will automate our credit decisions on a stable and scalable data platform with predictive algorithms that accurately identify individual's risk scores and eligibility for Marble's Fast Track credit rebuilding product." commented Karim Nanji, COO of Marble. "It is the first essential step toward in creating a differentiating advantage for Marble, which will lead to deeper relationships with our customers, additional revenue streams, insights on probabilities of default, and more accurate and efficient data-driven profiling of customers that will reduce the cost and time associated with our underwriting activities."

TAP will assist in the design and execution of automating Marble's current underwriting process in a manner that is informed and guided by thorough data profiling and complex risk score algorithms, identifying individuals' eligibility and propensity and likelihood to pay. The partnership will result in the First-Generation Marble Score and an automated data pipeline and predictive decision engine. This will ensure that Marble customers receive the fastest and most diligent service experience, turning a potentially tough situation into a positive affirmation that help is there when they need it.

"Our partnership with TAP gives us immediate access to the expertise, data science knowledge, and experience needed to expedite our model development." commented Jim Chan, Marble CTO. "Charting our path towards having machine learning algorithms that evolves with data in real-time, presents us with fantastic opportunities. This investment will create the necessary technical foundation to acquire a deeper understanding of our customers. It will give us immediate insight into how we can better help them and providing us with information to strategically improve our solution and service offerings. It is certainly an exciting time for Marble, and we are extremely honored to be collaborating with such a talented team from TAP."

"We love working with innovative companies like Marble who are dedicated to bringing practical financial services to their customers." stated Rogayeh Tabrizi, CEO of Theory+Practice. "Our Financial Services practice at TAP is focused on helping our clients get the most from their data assets, whether that is with data-readiness and governance, or driving more profit through better understanding of the customer. In particular, we're seeing significant impact from integrating and automating machine learning algorithms to offer personalized marketing services and product development."

ON BEHALF OF THE BOARD OF DIRECTORS,
Mike Marrantino, President & CEO

About Theory+Practice

Theory+Practice are an elite team of data scientists, engineers, and behavioural economists, that help propel businesses into the future. Their roster of PhD's, advanced researchers, and market experts harness decades of experience in the academic and business sectors - offering a uniquely collaborative and value-driven way to achieve your goals. More at www.tap.work

About MLI Marble Lending Inc.

At Marble Financial (CSE: MRBL) (OTCQB: MRBLF) we are a group of forward-thinking financial technology experts that understand Canadian's occasionally need help in achieving longer-term credit health. Through our industry-leading proprietary technology solutions Fast-Track Loan, Score-Up, and Credit-Meds, we guide our customers back to mainstream credit 50% quicker than traditional methods. Since 2016, We are proud to have empowered thousands of Canadians to a positive financial future and continue to establish ourselves as a leader in financial wellness.

For further information, please visit the Company's website at www.marblefinancial.ca.

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