



FOR IMMEDIATE RELEASE

## MARBLE LAUNCHES PERSONAL FINANCIAL WELLNESS PLATFORM, 'MYMARBLE' WITH MORTGAGE APPROVAL HELP

**Vancouver, B.C, APRIL 08, 2021 – Marble Financial Inc. (CSE: MRBL; OTC: MRBLF; FSE:2V0) ("Marble" or the "Company"), an AI-driven financial technology company that educates and helps Canadians better understand and manage their current cash flow and credit towards a better financial future, is pleased to announce a referral agreement with Mortgage Approval Help ("MAH") offering its consumers, Marble's AI-driven financial wellness SAAS platform, *MyMarble*.**

Marble, a leading financial technology innovator, is announcing a new referral program with MAH, a subsidiary of Home Owner Soon Financial Inc. MAH is a Canadian Fintech that helps consumers understand their financial situation and then connects them with mortgage lending partners who can best match their criteria to a solution at the best rates available. Since 2012, MAH has helped thousands of Canadians to achieve homeownership through their revolutionary Mortgage Comparison Platform. Access to such a motivated consumer base presents a sizeable new growth channel of opportunity for Marble to empower Canadians using its holistic personal finance fintech solution that provides precise expert curated recommendations, insights, and financial literacy.

Despite the economic impact of the COVID-19 pandemic, Canada's home sales reached a new all-time record in February 2021, up 25% from the previous year, according to the Canadian Real Estate Association<sup>(1)</sup>. With an increase in demand and desire for homeownership, there is an increasing need for companies like MAH to help find the best products and providers to reach their goals. Solutions like *MyMarble* will help strengthen MAH customers with their future financial outlook when seeking the best rates available.

This engagement will utilize MAH's proprietary Mortgage comparison platform to provide any Canadian, regardless of their credit score or financial history, the best possible option. With such an extensive database of consumers that will have the potential to achieve lower mortgage rates combined with segmentation algorithms and financial data, MAH will build high-value audience groups perfectly suited for *MyMarble's* Premium subscription. With the utilization of Premium's AI-powered recommendations, credit improvement, coaching and budgeting technology, *MyMarble* can help MAH consumers achieve the level of financial fitness level to qualify for a financing product much sooner.

"We are very pleased to be launching *MyMarble* with MAH, an innovation leader within the mortgage comparison space," says Marble Director of Marketing, Rich Elliott. "This exciting new partnership will introduce a high number of potential consumers to our platform and strategically aligns with our mission of helping the underserved population of Canadian consumers."

"Having *MyMarble* available to clients in our Network allows us to provide more Options for consumers when they need it most, while on their Path to Home Ownership" says Dale Tidd, Director of Marketing for MAH. "We understand every consumer starts their path to homeownership at a different point. MAH has a mission to ensure no client is left behind. While we may not be able to place every consumer into a mortgage product today, our goal is to provide solutions through support from valued partners like Marble and ensure everyone can be on a path today, which leads to homeownership in the future". Terry Hepditch, Director of Marketing for Home Owner Soon Financial, adds "Our Network provides clients access to Alternative Financing Solutions which may not be readily available elsewhere. Our Solutions based approach and partnership with *MyMarble* will enable MAH and Home Owner Soon Financial Inc to help more clients achieve their financial goals, today and in the Future"



The Company is pleased to announce the closing of a non-brokered private placement of C\$1,303,000 in principal amount of unsecured convertible debentures (the "**Debentures**") for gross proceeds of C\$1,303,000 (the "**Private Placement**"). Directors of the Company purchased \$300,000 of Debentures.

The Debentures have a 15-month term and will accrue interest at a simple rate of 10% per annum, payable semi-annually not in advance. The principal amount of the Debentures will be convertible, at the option of the holder, into units ("**Units**") of the Company at a price of \$0.30 per Unit. Each Unit will be comprised of one common share of the Company (each an "**Underlying Share**") and one-half of one non-transferable common share purchase warrant, with a whole warrant (each a "**Warrant**") entitling the holder to acquire one common share (a "**Warrant Share**") at a price of \$0.45 for a period of 21 months from Closing. If, at any time after the date that is four months and one day after Closing, the Company's common shares have traded or closed at a price of \$0.60 or more for 10 consecutive trading days on the CSE (or such other stock exchange where the majority of trading volume occurs), the Company has the right, in its sole discretion, to force the conversion of all or any part of the principal amount of the Debentures into Units at a price of \$0.30 per Unit by giving notice via news release. At any time after the date that is 12 months after Closing, the Company may, by providing written notice to a holder, repay all or any part of the principal amount of a Debenture without penalty.

The net proceeds from the Private Placement will be used to fund the acquisition of Inverite Verification Inc. (see news release dated January 18, 2021), which the Company expects to close in the next few days, and to fund the ongoing development of the Marble Platform as well as for general working capital and other corporate purposes. In connection with the Private Placement, the Company paid an aggregate of \$40,150 in finder fees and issued an aggregate of 133,832 finder warrants exercisable to purchase a common share at a price of \$0.30 for a period of 15 months following Closing, subject to acceleration on the occurrence of certain events. All securities issued will be subject to a four month and one day hold period from the date of Closing.

The participation by the directors in the Private Placement constitutes a "related party transaction" within the meaning of Multilateral Instrument 61-101 - *Protection of Minority Security Holders in Special Transactions* ("MI 61-101") and the policies of the CSE. The Company is relying upon the exemptions from the formal valuation and minority shareholder approval requirements pursuant to sections 5.5(a) and (b), and 5.7(1)(a), respectively, of MI 61-101 on the basis that neither the fair market value of the subject matter of, nor the fair market value of the consideration for, the transaction insofar as it involves interested parties (within the meaning of MI 61-101) in the Private Placement exceeds 25% of the Company's market capitalization calculated in accordance with MI 61-101, and on the basis that no securities of the Company are listed or quoted on a stock exchange as specified in MI 61-101.

#### **ON BEHALF OF THE BOARD OF DIRECTORS**

**Karim Nanji, CEO**

**About Mortgage Approval Help** - MortgageApprovalHelp.ca is not a lender or mortgage brokerage. We are not confined or shackled to any specific lending sources. We are not run or controlled by the big banks. Instead, think of Mortgageapprovalhelp.ca as a portal that gets to understand your situation and then connects you with lending partners who can best match your criteria to a solution at the best rates available. Our Network has the resources to find The BEST Mortgage Rates and Solutions for almost all inquiries, situations, and challenges. Our Corporate Mission is to help every Canadian in need get the Solution they deserve...No client gets left behind! You're just a few clicks away from an Extensive Network of Residential and Commercial solutions.

For further information, please visit the company's website at <https://mortgageapprovalhelp.ca/>



**About Marble Financial Inc. (CSE: MRBL; OTC: MRBLF; FSE:2V0)** Marble's proprietary *MyMarble* platform utilizes the power of machine learning, data science, and artificial intelligence, in leveraging its proven data driven strategies through technology solutions Fast-Track, Score-Up, and Maestro 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, please visit the company's website at <https://mymarble.ca>

Mike Marrandino, Executive Chairman

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(1) Source: <https://creastats.crea.ca/en-CA/>

NEITHER THE CANADIAN SECURITIES EXCHANGE NOR ITS REGULATIONS SERVICES PROVIDER HAVE REVIEWED OR ACCEPT RESPONSIBILITY FOR THE ADEQUACY OR ACCURACY OF THIS RELEASE.

#### **Caution Regarding Forward-Looking Information**

This release contains "forward-looking information" as such term is used in applicable Canadian securities laws, including statements regarding Mortgage Approval Help, the Offering and the use of proceeds therefrom. The use of any of the words "target", "plans", "anticipate", "continue", "estimate", "expect", "may", "will", "project", "should", "believe" and similar expressions are intended to identify forward-looking statements. Such forward-looking information is based on management's expectations and assumptions, including statements relating to the Company's plans to conduct the Private Placement and the anticipated use of the proceeds of the Private Placement.

In making the forward-looking statements included in this news release, the Company has applied several material assumptions, including but not limited to, that the Company's financial condition and development plans do not change as a result of unforeseen events, and that the Company will receive all required regulatory approvals, including Canadian Securities Exchange approval, for the Private Placement. Forward-looking information is subject to a variety of risks and uncertainties and other factors that could cause plans, estimates and actual results to vary materially from those projected in such forward-looking information. Factors that could cause the forward-looking information in this news release to change or to be inaccurate include, but are not limited to: failure of the Private Placement to be arranged on the proposed terms or at all; unanticipated delays in obtaining or failure to obtain regulatory or Canadian Securities Exchange approvals; general economic, market or business conditions; changes in the Company's financial condition and development plans; and other risks and uncertainties as set forth in the Company's most recent continuous disclosure filings filed under the Company's profile at [www.sedar.com](http://www.sedar.com).

Although the Company has attempted to take into account important factors that could cause actual costs or results to differ materially, there may be other factors that cause actual results not to be as anticipated, estimated or intended. There can be no assurance that such statements will prove to be accurate as actual results and future events could differ materially from those anticipated in such statements. The forward-looking information included in this release is expressly qualified in its entirety by this cautionary statement. Accordingly, readers should not place undue reliance on forward-looking information. The Company undertakes no obligation to update these forward-looking statements, other than as required by applicable law.

**THIS NEWS RELEASE DOES NOT CONSTITUTE AN OFFER TO SELL OR A SOLICITATION OF AN OFFER TO BUY ANY OF THE SECURITIES IN THE UNITED STATES. THE SECURITIES HAVE NOT BEEN AND WILL NOT BE REGISTERED UNDER THE UNITED STATES SECURITIES ACT OF 1933, AS AMENDED (THE "U.S. SECURITIES ACT") OR ANY STATE SECURITIES LAWS AND MAY NOT BE OFFERED OR SOLD WITHIN THE UNITED STATES OR TO U.S. PERSONS UNLESS REGISTERED UNDER THE U.S. SECURITIES ACT AND APPLICABLE STATE SECURITIES LAWS OR AN EXEMPTION FROM SUCH REGISTRATION IS AVAILABLE.**