

September 25, 2023

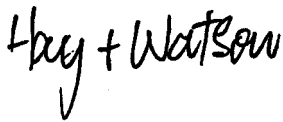
Alberta Securities Commission
British Columbia Securities Commission
Ontario Securities Commission

Dear Sirs / Mesdames:

Re: Marble Financial Inc. (the "Company")
Notice Pursuant to NI 51-102 - Change of Auditor

As required by the National Instrument 51-102 and in connection with our resignation as auditors of the Company, we have reviewed the information contained in the Company's Notice of Change of Auditor, dated September 25, 2023, and agree with the information contained therein, based upon our knowledge of the information relating to the said notice and of the Company at this time.

Yours sincerely



Hay & Watson
Chartered Professional Accountants