

To Potential Customers and Investors of Trust Science,

Firstly, allow me to point out that I enjoyed a successful career with Accenture for 18 years. Subsequently, I founded Eden Park Inc. which, today, is the largest privately-held vehicle financing company in Canada.

In 2018, we assessed a number of Fintech SaaS vendors to help us develop the next generation credit adjudication solution for EdenPark. Trust Science quickly became the solution of choice vis-à-vis its Alternative Data, Risk Assessment and Credit Scoring service and we have been working closely together since that time.

Trust Science and its "Credit Bureau +" service exceeded my expectations and continues to do so.

EdenPark put the Trust Science team & technology through extremely rigorous due diligence. Indeed, we kept raising the bar on them, over and over. The service properly and accurately scores consumers who are very hard to score. The multi-billion-dollar credit bureaus approach to credit scoring, even at the best of times in normal macro-economic conditions, is too generic and risky as it relates to the subprime market sector. Now, looking ahead at a recession-wracked and virus-plagued world, credit chaos and credit data contamination will make the old bureaus' time-lagged data and scorecard-based methods even more challenged and risky than they already are. Even the big, blue-chip lenders will find the need for this kind of service in a world full of financial stress.

I operate in an extremely competitive sector that is continuously changing in real-time. I consider Trust Science to be a trusted business partner and they will most certainly be a very big & direct part of EdenPark's continued success.

We at EdenPark consider ourselves fortunate to have found Trust Science and its highly professional, fast-moving, domain-savvy team of people.

Yours truly,

Mark Eleoff
Founder & CEO
Eden Park Inc.