

WALLACE FINANCE

To whom it may concern,

Wallace was using a very well-known "lending platform" and so-called decision management system prior to meeting Trust Science. Thankfully, we were introduced to Evan and his team, because they have **dramatically—and quickly & easily—improved our business** in a measurable way.

The following points cover our experience with Trust Science in a real life, high-intensity situation (we shut off our legacy vendor's scoring system on an extremely tight deadline):

1. Very high ROI. Fewer "Falses": false positives AND false negatives.
2. Ultra fast time-to-value.

We instantly started getting superior results on a risk adjusted basis.

3. A platform with multiple capabilities covering the entire surface of our lending business & decision'ing needs...not a one trick pony. Amazing vision drives this company.

4. Tremendously flexible and responsive, both as a team and as a system. Really, really easy & good to work with.

5. Their Smart Consent technology (where our clients install an app to share their data to improve their chances of being approved) is a game-changer that is already rocking the world of the big, old, slow-moving credit bureaus and decision management suites.

If you want to grow your market share without taking on more risk, or simply de-risk the lending you already do, Trust Science's "Credit Bureau +" will uncover the Invisible Primes in your applicant pool and in your lead lists. This is a fully Compliant decision management suite that knows the lending industry inside out & backwards.

Yours truly,



Ralph Hodges

CEO