

**Re: Trust Science Partnership Letter - Six Score™ Credit Score**

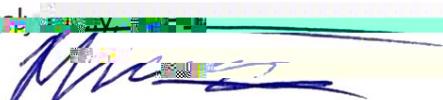
Having spent 20+ years working with global market-leading providers, including native startups and rock-solid international brands that support financial services and lending, you do not have to assess my “fictitious” trust in the “reality” of Trust Science. Evan and the Trust Science team, I was quickly impressed with their mission and values. While we initially focused on assessing the product and capabilities, we were impressed by the enhanced value-add that came from the thoughtful focus Trust Science exemplifies.

We began our journey as a partner with Trust Science by the commitments they made to us. We began by exploring the technology and decisioning, and explored the AI-based credit model. We began by the thoughtful way they were guiding us through much of the way. Unlike other experts in the space, where the focus is trends with them, this is where Evan and team really began to create sustainable value. They spent the time learning about our business, our goals, the challenges we were trying to solve. It was not until Trust Science began to apply their knowledge to our business that they began to truly guide us along the way and like any partnership they patiently navigated us through while us maximizing our opportunity.

Note: AI-based credit models are better than a traditional score. In 2019, we started with the hypothesis that an AI-based model would be better than a traditional score, but not necessarily better. Trust Science helped us check this box, they have evolved and continue to do so. We wanted our decisioning engine to help us better business. We can automatically weed through the noise to approach risk the right way, focusing the right things in the right order. This is true, and is also true, where we now avoid business that was less performing with the help of Trust Science.

Consumer Capital Corp. is a digital first consumer lending business. There is no slight of hand or fraud and performance uncertainty. They have rely on Trust Science in every application we look at. The Six Scores™ and AI can build confidence in addition to the scores we find other data sources such as banking and other entity information to Trust Science who in turn can build confidence in the data and the scores.

The exciting part of this is our continued success. The continued success of the product and continued success for Evan and the Trust Science team and I look forward to continued enrichment.

Sincerely,


Richard Evans
Chief Product Officer
Consumer Capital Corp.