

# McGovern, Hurley, Cunningham, LLP

Chartered Accountants

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April 5, 2013

Alberta Securities Commission  
British Columbia Securities Commission  
New Brunswick Securities Commission  
Saskatchewan Financial Services Commission  
Ontario Securities Commission  
Autorite des Marches Financiers  
Nova Scotia Securities Commission  
The Manitoba Securities Commission  
TSX Venture Exchange

Dear Sirs:

**Re: NORTHERN FINANCIAL CORPORATION**

We have reviewed the information contained in the Change of Auditor Notice of Northern Financial Corporation dated April 5, 2013 (the "Notice"). Based on our knowledge as of the date hereof, we agree with the statements contained in the Notice. We have no basis to agree or disagree with the comments in the notice relating to Grant Thornton LLP.

Yours truly,

MCGOVERN HURLEY CUNNINGHAM, LLP



Chartered Accountants  
Licensed Public Accountants

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