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May 11, 2011

Ontario Securities Commission
British Columbia Securities Commission
Alberta Securities Commission
Saskatchewan Financial Services Commission
Manitoba Securities Commission
Autorité des marchés financiers
New Brunswick Securities Commission
Nova Scotia Securities Commission

Dear Sirs/Mesdames:

As required by subparagraph (5)(a)(ii) of section 4.11 of National Instrument 51-102, we have reviewed the change of auditor notice of Northern Financial Corporation dated May 5, 2011 (the "Notice") and, based on our knowledge of such information at this time, we agree with each statement contained in the Notice.

Yours very truly,

Deloitte & Touche LLP.

Chartered Accountants
Licensed Public Accountants