

October 6, 2023

Alberta Securities Commission
British Columbia Securities Commission
Ontario Securities Commission

Re: XS Financial Inc. (the "Company")
Notice pursuant to National Instrument No. 51-201 Change of Auditor

We have read the Notice of Change of Auditor of XS Financial Inc. dated October 6, 2023.

In accordance with National Instrument No. 51-102 Continuous Disclosure Obligations of the Canadian Securities Administrators, we confirm that we are in agreement with the information contained in the Notice based upon our knowledge of that information at that time.

Yours truly,



Urish Popeck & Co., LLC
Pittsburgh, Pennsylvania