

September 24, 2021

Alberta Securities Commission
British Columbia Securities Commission
Manitoba Securities Commission
New Brunswick Financial and Consumer Services Commission
Newfoundland and Labrador Office of the Superintendent of Securities Service
Northwest Territories Office of the Superintendent of Securities
Nova Scotia Securities Commission
Nunavut Office of the Superintendent of Securities
Ontario Securities Commission
Prince Edward Island Office of the Superintendent Securities
Financial and Consumer Affairs Authority of Saskatchewan
Yukon Office of the Superintendent of Securities
Canadian Securities Exchange

Dear Sirs:

**Re: Luxxfolio Holdings Inc. (the “Company”)
Change of Auditor**

We are writing in accordance with Section 4.11(5)(a) of National Instrument 51-102 Continuous Disclosure Obligations (“NI 51-102”). We wish to confirm that we have read the Notice of Change of Auditor of the Company dated 24th September of 2021 and that based on our current knowledge we are in agreement with the information contained in such Notice.

Yours very truly,

Smythe LLP

Chartered Professional Accountants