Alan A Frydenlund, OC⁺* Allison R Kuchta+ Harvey S Delaney+ James L Carpick⁺ Paul I Brown+ Patrick J Haberl⁺ Heather E Maconachie Terence W Yu⁺ James H McBeath+ Michael F Robson⁺ Paul A Brackstone⁺ * Scott W Urguhart George J Roper* David W P Moriarty Tony R Anderson+ Katharina R Spotzl⁺ Brian Y K Cheng*** Steffi M Boyce Laura A Buitendyk Brittney S Dumanowski Josephine M Nadel, QC, Associate Counsel* James D Burns, Associate Counsel* Duncan I Manson, Associate Counsel* John J Kim, Associate Counsel* Michelle Karby, Associate Counsel* Hon Walter S Owen, OC, QC, LLD (1981) John I Bird, OC (2005)

November 26, 2021

FILED BY SEDAR

Jeffrey B Lightfoot* Christopher P Weafer* Gregory J Tucker, QC***** Harley J Harris* Jennifer M Williams* Scott H Stephens* Daniel H Coles* * Sameer Kamboj Patrick J Weafer Taahaa Patel Daniel W Burnett, QC* Ronald G Paton* Gary M Yaffe* Jonathan L Williams* Kari F Richardson* James W Zaitsoff* Jocelyn M Bellerud* Heather A Frydenlund*± Georgia Barnard

Law Corporation
Also of the Yukon Bar
Also of the Alberta Bar
Also of the Ontario Bar
Also of the Washington Bar

OWEN·BIRD

LAW CORPORATION

PO Box 49130 Three Bentall Centre 2900-595 Burrard Street Vancouver, BC Canada V7X 1J5

Telephone 604 688-0401 Fax 604 688-2827 Website www.owenbird.com

Direct Line: 604 691-7504 Direct Fax: 604 632-4440 E-mail: rpaton@owenbird.com Our File: 37308/0000

British Columbia Securities Commission Alberta Securities Commission Financial and Consumer Affairs, Authority of Saskatchewan The Manitoba Securities Commission Ontario Securities Commission New Brunswick Securities Commission Nova Scotia Securities Commission Superintendent of Securities, Government of Prince Edward Island Director of Securities, Department of Government Services and Lands Office of the Yukon Superintendent of Securities Department of Justice, Government of the Northwest Territories Superintendent of Securities, Government of Nunavut

Dear Sirs/Mesdames:

Re: Luxxfolio Holdings Inc. (the "Company") Final Short Form Base Shelf Prospectus dated November 26, 2021 (the "Prospectus")

We refer to the Prospectus of the Company relating to the offering for sale of securities of the Company.

We, as counsel to the Company, hereby consent to the reference to our firm name under the heading "Experts".

Yours truly,

OWEN BIRD LAW CORPORATION

"OWEN BIRD LAW CORPORATION"

