

November 7, 2018

Alberta Securities Commission
British Columbia Securities Commission
The Manitoba Securities Commission
Financial and Consumer Services Commission (New Brunswick)
Office of the Superintendent of Securities, Service Newfoundland and Labrador
Nova Scotia Securities Commission
Ontario Securities Commission
Office of Superintendent of Securities (Prince Edward Island)
Autorité des marchés financiers (Québec)
Financial and Consumer Affairs Authority of Saskatchewan

Dear Sirs/Mesdames

Re: Notice of Change of Auditor – Difference Capital Financial Inc.

We have read the Notice of Change of Auditor dated November 7, 2018 (the “Notice”) from the Company delivered to us in accordance with National Instrument 51-102. Based on our knowledge of the information at this time, we agree with each statement contained in the Notice.

Yours truly,



Chartered Professional Accountants
Licensed Public Accountants