

ACCORD FINANCIAL CORP.

**Special Meeting of Holders of 10% Unsecured Subordinated Debentures due
January 31, 2026 (the “Debentures”)
Held on January 27, 2026**

REPORT OF VOTING RESULTS

Debentures represented at the meeting: \$13,815,000 (66.90%)
Total outstanding Debentures as at the record date: \$20,650,000

Pursuant to Section 11.3 of National Instrument 51-102 – Continuous Disclosure Obligations, this report describes the matters voted upon, and the outcomes of the votes conducted, at the special meeting of the holders of the Debentures held on January 27, 2026.

Debenture Amendments

The holders of Debentures passed an extraordinary resolution approving the following amendments to the Debentures:

- (i) extending the maturity date of the Debentures from January 31, 2026 to July 31, 2026,
- (ii) increasing the interest rate from 10% to 12% commencing January 31, 2026 such that on the July 31, 2026 maturity date Debentureholders will receive 13 months’ worth of accrued interest, calculated at a rate of 10% for the period from July 1, 2025 to and including January 30, 2026 and a rate of 12% for the period from January 31, 2026 to and excluding July 31, 2026. The Debentures trade on the TSX under the symbol “ACD.DB” and since December 15, 2025 have traded on an “interest flat” basis.
- (iii) waiving the breach of the Indenture caused by the Corporation’s failure to pay interest on the Debentures on the December 31, 2025 interest payment date.

Full details of the amendments have been incorporated into a supplemental trust indenture as of January 27, 2026.

Votes in Favour	% in Favour	Votes Against	% Against
13,710 (\$13,710,000 of Debentures)	99.24%	105(\$105,000 of Debentures)	0.76%%

Dated this 28th day of January 2026.

ACCORD FINANCIAL CORP.

(signed) “Irene Eddy”

Irene Eddy

Chief Financial Officer