

**NOTICE OF AVAILABILITY OF PROXY MATERIALS
AND
NOTICE OF ANNUAL GENERAL MEETING OF SHAREHOLDERS**

Date: Wednesday, July 22, 2026

Time: 10:00 AM (Pacific Time)

NOTICE IS HEREBY GIVEN that the annual general meeting (the “**Meeting**”) of the holders (“**Shareholders**”) of common shares (“**Shares**”) of North America Home Finance Inc. (the “**Corporation**”) will be held on **July 22, 2026 at 10:00 a.m. (Vancouver time)**, for the following purposes, which are further described in the Corporation’s information circular (“**Circular**”), available on the Corporation’s website at <https://nahomefinance.com/agm> and on SEDAR+ at www.sedarplus.ca:

1. To receive and consider the report of the directors to the Shareholders and the audited financial statements of the Corporation for the year ended June 30, 2025 together with the auditor’s report thereon. See ‘*Particulars of Matters to be acted Upon – Financial Statements, Audit Report and Management’s Discussion & Analysis*’ in the Circular.
2. To set the number of directors to be elected at the Meeting at three. See ‘*Particulars of Matters to be acted Upon – Set Number of Directors to be Elected*’ in the Circular.
3. To elect the directors for the ensuing year. See ‘*Particulars of Matters to be acted Upon – Election of Directors*’ in the Circular.
4. To re-appoint Deloitte LLP, Chartered Professional Accountants, as the auditor of the Corporation for the ensuing year at a remuneration to be approved by the Board of Directors. See ‘*Particulars of Matters to be acted Upon – Appointment and Remuneration of an Auditor*’ in the Circular.
5. To transact such other business as may properly come before the meeting.

The Meeting will *not* be conducted in person. Shareholders may attend and participate in the Meeting by way of *virtual meeting via Zoom only*. For those who wish to attend, please use the following link:

<https://us06web.zoom.us/j/84743965713?pwd=0d7dyWUzlvkSvUGAbQJfE7BwIWXS0m.1>

Meeting ID: 847 4396 5713 Passcode: 344394

Only Shareholders of record as at the close of business on Friday, June 5th are entitled to notice of the Meeting. Shareholders are reminded to review the Information Circular before voting.

DATED at Vancouver, British Columbia, this 10th day of June, 2026.

ON BEHALF OF THE BOARD OF DIRECTORS



George Lawton
President, CEO and Director

It is desirable that as many Shares as possible be represented at the Meeting. **If you do not expect to attend and would like your Shares represented, please complete the Proxy (or Request for Voting Instructions, a "VIF") through the link provided above and return it as soon as possible.** To be valid, all Proxies must be returned to the offices of the Registrar and Transfer Agent of the Corporation:

Computershare Investor Services Inc.
(Attention: Proxy Department)
320 Bay Street, 14th Floor
Toronto, ON M5H 4A6 Canada

Unregistered Shareholders must return their completed VIFs in accordance with the instructions given by their financial institution or other intermediary that sent it to them. **Proxies and VIFs must be received no later than 48 hours (excluding Saturdays, Sundays and holidays) prior to the Meeting or any adjournment thereof.** Late Proxies and VIFs *may be accepted or rejected* by the Chairman of the Meeting in his discretion, and the Chairman of the Meeting is under no obligation to accept any particular late Proxy or VIF.

These securityholder materials are being sent to both registered and non-registered owners of the securities. If you are a non-registered owner, and the issuer or its agent has sent these materials directly to you, your name and address and information about your holdings of securities, have been obtained in accordance with applicable securities regulatory requirements from the intermediary holding on your behalf. By choosing to send these materials to you directly, the Corporation (and not the intermediary holding on your behalf) has assumed responsibility for (i) delivering these materials to you, and (ii) executing your proper voting instructions. Please return your voting instructions as specified in the request for voting instructions.

As permitted by the 'Notice and Access' provisions of the Canadian securities administrators, the Circular is available on the Corporation's website and on SEDAR+ and has not been mailed to Shareholders. Shareholders may request, without any charge to them, a paper copy of the Circular (and the audited financial statements and related management's discussion and analysis for the Corporation's last financial year, in addition to any documents referred to in the Circular) and further information on Notice and Access by contacting the Corporation as follows:

E-mail: info@nahomefinance.com **Telephone:** 604-636-8505

Mail: North America Home Finance Inc.
1021 West Hastings Street, 9th floor
Vancouver, BC V6E 0C3 Canada

Requests for paper copies of the Circular (and any other related documents) must be received by no later than 12:00 noon (Vancouver time) on July 13, 2026 in order for Shareholders to receive paper copies of such documents and return their completed Proxies or VIFs by the deadline for submission of 10:00 a.m. (Vancouver time) on July 20, 2026.