

August 28, 2001

Quebec Securities Commission
Alberta Securities Commission

Re: Homebank Technologies Inc. (formerly Microsolve Computer Capital Inc.)

Dear Sirs:

We refer to the prospectus of the above company dated August 28, 2001 relating to the sale and issue of 1,500,000 Common Shares and 1,500,000 Series C Common Share Purchase Warrants.

We consent to the use in the above-mentioned prospectus of our report dated February 7, 2000 to the directors of Microsolve Computer Capital Inc. on the following financial statements:

Consolidated Balance Sheet as at December 31, 1999

Consolidated Statements of Loss and Deficit and Cash Flows for the year ended December 31, 1999.

We report that we have read the prospectus and have no reason to believe that there are any misrepresentations in the information contained therein that is derived from the financial statements upon which we have reported or that is within our knowledge as a result of our audit of such financial statements.

This letter is provided to the securities regulatory authority to which it is addressed pursuant to the requirements of its securities legislation and not for any other purpose.

Yours truly,

PALMER REED

T.E. Masters

Per: T.E. Masters

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