FORM 52-109F1
CERTIFICATION OF ANNUAL FILINGS
FULL CERTIFICATE

I, **Sean Hodgins, Chief Financial Officer of Solution Financial Inc.**,certify the following:

1. ***Review:*** I have reviewed the AIF, if any, annual financial statements and annual MD&A, including, for greater certainty, all documents and information that are incorporated by reference in the AIF (together, the "annual filings") of Solution Financial Inc. (the "issuer") for the financial year ended October 31, 2024.

2. ***No misrepresentations:*** Based on my knowledge, having exercised reasonable diligence, the annual filings do not contain any untrue statement of a material fact or omit to state a material fact required to be stated or that is necessary to make a statement not misleading in light of the circumstances under which it was made, for the period covered by the annual filings.

3. ***Fair presentation:*** Based on my knowledge, having exercised reasonable diligence, the annual financial statements together with the other financial information included in the annual filings fairly present in all material respects the financial condition, financial performance and cash flows of the issuer, as of the date of and for the periods presented in the annual filings.

4. ***Responsibility:*** The issuer's other certifying officer and I are responsible for establishing and maintaining disclosure controls and procedures (DC&P) and internal control over financial reporting (ICFR), as those terms are defined in National Instrument 52-109 *Certification of Disclosure in Issuers' Annual and Interim Filings*, for the issuer.

5. ***Design:*** Subject to the limitations, if any, described in paragraphs 5.2 and 5.3, the issuer's other certifying officer and I have, as at the financial year end:

   (a) designed DC&P, or caused it to be designed under our supervision, to provide reasonable assurance that:

      (i) material information relating to the issuer is made known to us by others, particularly during the period in which the annual filings are being prepared; and

      (ii) information required to be disclosed by the issuer in its annual filings, interim filings or other reports filed or submitted by it under securities legislation is recorded, processed, summarized and reported within the time periods specified in securities legislation; and

   (b) designed ICFR, or caused it to be designed under our supervision, to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with the issuer's GAAP.

5.1 ***Control framework:*** The control framework the issuer's other certifying officer and I used to design the issuer's ICFR is the Internal Control - Integrated Framework (2013) published by the Committee of Sponsoring Organizations of the Treadway Commission (COSO).

5.1 ***ICFR – material weakness relating to design:***

During the financial year ended October 31, 2024, the issuer identified a material weakness in internal control over financial reporting related to the classification of certain finance lease buyouts. These transactions were incorrectly recorded as gross vehicle sales and cost of vehicle sales rather than being netted, leading to the restatement of the comparative financial statements for the prior year. This material weakness arose due to deficiencies in the issuer's controls over lease accounting classification, specifically in ensuring transactions were correctly classified in accordance with IFRS standards.

5.2 Management has implemented enhanced review procedures and additional training to mitigate this risk, but as of the date of this certification, the material weakness has not been fully remediated.

5.3 ***Limitation on scope of design:*** N/A

1. ***Evaluation:*** The issuer's other certifying officer and I have:

(a) evaluated, or caused to be evaluated under our supervision, the effectiveness of the issuer's DC&P at the financial year end and the issuer has disclosed in its annual MD&A our conclusions about the effectiveness of DC&P at the financial year end based on that evaluation; and

(b) evaluated, or caused to be evaluated under our supervision, the effectiveness of the issuer's ICFR at the financial year end and the issuer has disclosed in its annual MD&A

(i) our conclusions about the effectiveness of ICFR at the financial year-end based on that evaluation; and

(ii) for each material weakness relating to operations existing at the financial year end

(A) Description of the Material Weakness:

During the financial year ended October 31, 2024, the issuer identified a material weakness in its ICFR related to the classification of finance lease buyouts. Certain lease buyouts were incorrectly recorded as gross vehicle sales and cost of vehicle sales instead of being netted, leading to the restatement of the prior year's financial statements. This material weakness arose due to a lack of sufficient controls over lease classification and financial statement presentation.

(B) Impact of the Material Weakness on Financial Reporting and ICFR:

The material weakness resulted in the overstatement of gross vehicle sales by $1,461,358 and cost of vehicle sales by $1,461,358 in the previously reported financial statements for the year ended October 31, 2023. There was no impact on net income or cash flows, but the misclassification affected key financial statement line items.

(C) Remediation Plans and Actions Taken:

The issuer is actively implementing corrective measures to strengthen its internal controls over lease accounting and financial statement presentation, including:

- Enhancing internal review procedures to ensure proper classification of lease buyouts.
- Providing additional training to accounting personnel on IFRS requirements for finance lease accounting.

2. ***Reporting changes in ICFR:*** The issuer has disclosed in its annual MD&A any change in the issuer's ICFR that occurred during the period beginning on August 1, 2023 and ended on October 31, 2024 that has materially affected, or is reasonably likely to materially affect, the issuer's ICFR.

3. ***Reporting to the issuer's auditors and board of directors or audit committee:*** The issuer's other certifying officer and I have disclosed, based on our most recent evaluation of ICFR, to the issuer's auditors, and the board of directors or the audit committee of the board of directors any fraud that involves management or other employees who have a significant role in the issuer's ICFR.

Date: January 29, 2025

(signed) Sean Hodgins

Sean Hodgins
Chief Financial Officer