



## Sweetlife Flora Biotech Division

### SUPPLEMENTAL DUE DILIGENCE MATERIALS – DIRECT LENDER ACCESS

#### Construction-to-Term Commercial Mortgage Request

##### Purpose of This Document

This document outlines the supplemental due diligence materials that are not hosted on the public-facing data room website and are instead provided directly to qualified financial institutions as part of formal credit underwriting, appraisal, and compliance review.

These materials include property, construction, corporate, and personal financial documentation customarily reviewed by lenders but not distributed broadly.

Access to these materials is granted upon direct request.

##### Access Protocol

All supplemental materials listed below are maintained in a secure, lender-only folder.

To request access, financial institutions are required to contact:

Kristin Topping  
Founder & Principal, Sweetlife Flora Inc.  
Email: [invest@sweetlifeflorabiotech.ca](mailto:invest@sweetlifeflorabiotech.ca)  
Phone: (613) 532-1756

Access is provided for the sole purpose of evaluating a construction-to-term commercial mortgage facility and is subject to confidentiality and internal credit-use restrictions.

#### Supplemental Documentation Provided Directly to Lenders

##### A. Renovation-Related Documentation

Materials supporting construction feasibility, scope certainty, and permitting status, including:

- As-Is building information
- Existing architectural drawings
- Engineering report addressing existing roof condition and damage
- Virtual building walkthrough (link)
- Final construction drawings

- Municipal and provincial commitment forms
- City of Moncton–issued Building Permit

## **B. Property-Related Documentation**

Materials supporting collateral evaluation and legal description, including:

- Property Tax Assessment
- 2025 Property Tax Statement
- Commercial Insurance Policy
- Parcel map, legal description, and property register

## **C. Commercial Financial Information – Sweetlife Flora Inc.**

Materials supporting borrower credit assessment and operating history, including:

- Incorporation and corporate registration documents
- Historical financial statements
- Corporate tax returns
- Business bank statements

## **D. Founder Financial Information**

- Materials supporting personal covenant and income verification, including:
- Proof of income statements
- Notices of Assessment
- Personal bank statements

## **Intended Use & Confidentiality**

All supplemental materials are provided solely to regulated financial institutions and their authorized representatives for the purpose of:

- Commercial mortgage underwriting
- Construction financing review
- Appraisal and collateral assessment
- Internal credit committee evaluation

These materials do not constitute an offering of securities, solicitation of investment, or general disclosure and may not be redistributed outside the evaluating institution.