

HUMAN RIGHTS POLICY STATEMENT

PURPOSE

The Human Rights Policy Statement of ECN Capital Corp. (together with its affiliates and subsidiaries, the "Corporation") formalizes the Corporation's commitment to uphold, protect and promote human rights for all people. We embrace this commitment and responsibility and believe this policy statement reflects our fundamental standards for business conduct, risk mitigation and maximizing protection for human rights and opportunities for people to flourish.

Human rights are basic rights that belong to all of us. They embody the key values of fairness, dignity, equality and respect in our society. They are an important means of protection for us all, especially those who may face oppression, abuse, neglect and isolation.

The Corporation is committed to respecting human rights in every aspect of our business operations. We promote a work environment of respect and trust. Employees have clear guidance on what to do in certain situations and are informed of reporting avenues when they have questions or concerns. We are committed to maintaining a safe, healthy, secure and productive work environment in which our employees hold themselves and one another accountable.

OVERVIEW

The Corporation strives to protect the right of (individuals representing) its securityholders, employees, customers, vendors, suppliers, competitors, partners, creditors, financiers and service providers, as well as the general public, to be treated with fairness, respect, dignity, honesty and integrity in all of their dealings with and within the Corporation.

OVERARCHING COMMITMENT TO INTEGRITY

The Corporation's commitment to integrity is at the core of our culture. We work every day to maintain an open, inclusive and ethical work environment in which our employees strive to treat each other right and do the right thing when serving our many stakeholders.

OUR EMPLOYEES

The Corporation values and respects the rights of our employees and strives to provide them with a safe and inclusive work environment in which they can flourish. We continuously strive to:

- Provide equal employment opportunity in all management and hiring practices. We do not tolerate discrimination against any person on the basis of gender, nationality, race, age, ethnic origin, religion, disability, sexual orientation, gender identity or any other basis prohibited by law in recruiting, hiring, placement, promotion or any other condition of employment.

- Provide a healthy and safe working environment for our employees and create a culture in which colleagues respect one another. Everyone wants and deserves a workplace where they are respected and appreciated. Each employee is responsible for creating and maintaining such an environment, and supervisors and managers have a special responsibility to foster a workplace culture that is consistent with this policy statement, the Corporation's Code of Business Conduct and Ethics and other policies. We are committed to maintaining a work environment free of abuse, harassment, discrimination, intimidation and violence.
- Have open dialogue with our employees and provide a framework that maintains impartiality while supporting and protecting the rights of employees when addressing concerns or responding to complaints, including in accordance with the Corporation's Whistleblowing Policy.

OUR COMMUNITIES

We are committed to serving as a thoughtful leader in the communities in which we conduct business by:

- advancing values of equity, honesty and respect for all individuals we interact with; and
- upholding our commitment to equal opportunity, diversity and inclusion in our workplaces.

The Corporation does not tolerate the use of child labor, forced or compulsory labor, or exploitation in any form.

THE ENVIRONMENT

A safe, clean, healthy and sustainable environment is integral to the full enjoyment of a wide range of human rights. The ability for people to live and thrive wherever they are is inextricably linked to the health of this planet. The Corporation strives to conduct our operations in an environmentally responsible manner, in compliance with all applicable legal requirements.

In our business, among other things, we finance green housing construction that occurs in efficient manufacturing facilities, which materially reduces waste compared with conventional site-built homes and produces more efficient homes.

It is important to the Corporation, our employees, our investors and the communities in which we do business that we continue to proactively manage our direct and indirect environmental impacts and enhance the sustainability of our operations.

DEVELOPMENT OF OUR COMMITMENT

The Corporation is committed to respecting human rights through its broader commitment to corporate social responsibility. The Corporation also places emphasis on collaboration and transparent engagement with its stakeholders, and seeks transparency and responsiveness with respect to the implementation and further development of this commitment.