TOLLEFSEN BUSINESS LAW P.C.
5129 EVERGREEN WAY, SUITE D-20
EVERETT, WASHINGTON 98203
TELEPHONE (425) 353-8883

May 20, 2016

OTC Markets Group, Inc.
304 Hudson Street, Second Floor
New York, NY 10013

Re: Complete Financial Solutions, Inc.
Annual Report for year ended 12-31-15

Ladies and Gentlemen:

We have acted as counsel to Complete Financial Solutions, Inc., a Nevada corporation (the "Company"), in connection with the posting with the OTC Disclosure and News Service of its restated annual report for the year ended December 31, 2015, as amended on May 12, 2016 (the "2015 Annual Report"), as well as its Quarterly Report for the period ended March 31, 2016. We are providing this letter at the request of the Company, and you are entitled to rely on this letter in determining whether the Company has made adequate current information publicly available within the meaning of Rule 144(c)(2) under the Securities Act of 1933, as amended ("Securities Act").

We have examined such documents and have reviewed such questions of law as we have considered necessary and appropriate for the purposes of this letter. Tollefsen Business Law P.C. is a Washington professional service corporation. We were retained by the Company for the purpose of serving as regular disclosure counsel and rendering this letter. Each member of our law firm is a U.S. resident and authorized to practice law in the State of Washington. Our law firm is permitted to practice before the Securities and Exchange Commission ("SEC") and no attorney practicing with Tollefsen Business Law P.C. has been prohibited from appearing and practicing before the SEC.

As to matters of fact, we have relied upon originals or copies, certified or otherwise identified to our satisfaction, of records of the Company and agreements, certificates of public officials, certificates of officers or other representatives of the Company and others, and such other statements, documents, certificates and corporate and other records, where such sources are believed to be reliable. In connection with rendering this letter, we have examined such corporate records and documents as were necessary and provided by management for purposes of this letter. We have assumed the authenticity of all documents submitted to us as originals, the genuineness of all signatures, the legal capacity of natural persons and the conformity to the originals of all documents submitted to us as copies. We have also assumed that all documents that we have examined, and that parties other than the Company have executed, have been duly and validly authorized, executed and delivered by, and are legally valid and binding on and enforceable against, each of such parties, and that such parties have obtained all required consents, permits and approvals. As to matters of fact material to this letter, we have also relied upon the statements of the Company in the 2015 Annual Report and the Quarterly Report for the period ended March 31, 2016, posted with the OTC Disclosure and News Service.

For the purposes of rendering this letter, we have reviewed the 2015 Annual Report, which includes the unaudited consolidated balance sheets of the Company as of December 31, 2015 and 2014 and the related unaudited consolidated results of operations, changes in equity, and cash flows for the years then ended, and the Quarterly Report for the period ended March 31, 2016, which includes the unaudited interim consolidated balance sheets of the Company as of March 31, 2016, and the related unaudited interim consolidated results of operations, changes in equity, and cash flows for the three months ended March 31, 2016 and 2015 (collectively, the "Information").

The opinions expressed in this letter relate only to the current public information requirements of the Securities Act, and we have not considered any other law in rendering such opinions. In particular, we express no opinion on compliance with state or federal requirements by broker-dealers or the effect that non-compliance therewith may have on trading of the Company's securities. We further express no opinion concerning the availability of any exemption from registration under state securities or "blue sky" laws of any state of the United States.

Based on and subject to the foregoing, we believe that (i) assuming that posting through the OTC Disclosure and News Service makes the Information "publicly available" within the meaning of Rule 144(c) under the Securities Act, the Information constitutes "adequate current public information" concerning the Company's securities and the Company and "is available" within the meaning of Rule 144(c)(2) under the Securities Act, (ii) the Information includes all of the information that a broker-dealer would be required to obtain from the Company to publish a quotation for the Company's securities under Rule 15c2-11 under the Securities Exchange Act of 1934 (the "Exchange Act"), (iii) the Information complies as to form with the OTC Markets Group's Guidelines for Providing Adequate Current Information, which are located on the Internet at www.otcmarkets.com, and (iv) the Information has been posted through the OTC Disclosure and News Service.

The Company's unaudited consolidated financial statements were prepared by management, utilizing its internal accounting department as well as outside consultants for write-up work, account analysis, conformity with GAAP, and financial statement preparation. The operations of the Company's principal operating subsidiary, Acceptance Capital Mortgage Corporation, for the fiscal year ended December 31, 2015 were audited by Harris Accounting Associates PLLC, and for the fiscal year ended December 31, 2014, were audited by Harris & Gillespie CPAs, PLLC.

The Company's transfer agent is Columbia Stock Transfer Company, with a business address of 1869 E. Seltice Way, Suite 292, Post Falls, ID 83854, and is registered with the SEC under the Exchange Act. The Company has confirmed to us that the stockholder records prepared by the transfer agent were used to confirm the number of outstanding shares set forth in the Information.

We have (i) personally met with the Company's management and a majority of its directors, (ii) reviewed the Information published by the Company on the OTC Disclosure and News Service, and (iii) discussed the Information with management and a majority of the directors of the Issuer in telephone conference calls.

To the best of our knowledge, after inquiry of the management and directors of the Company, neither the Company, any officer, director, 5% holder, nor our law firm is currently under investigation by any federal or state regulatory agency for any violation of federal or state securities laws.

This letter is rendered to you solely for your benefit to be used only in connection with the matters stated herein and may be relied upon only by you, except that you are granted permission to publish this letter through the OTC Disclosure and News Service for viewing by the public and regulators. We assume no obligation to advise you of any changes that may be brought to our attention after the date of this letter. Neither this letter nor any extract from this letter or reference to this letter may be published or delivered to any other person, and this letter may not be relied upon for any other purpose without our prior express written consent.

Sincerely,
TOLLEFSEN BUSINESS LAW PC

