

FORM 51-102F3

MATERIAL CHANGE REPORT

Item 1 Name and Address of Company

The name of the reporting company is Northern Financial Corporation (the "Issuer" or "Northern"). Its registered office is 25 King Street West, Suite 1450, Toronto, ON M5L 2A1.

Item 2 Date of Material Change

The material changes occurred on July 2, 2014.

Item 3 News Release

A press release in connection with the material change was issued in Ontario on July 2, 2014, a copy of which as issued is annexed hereto as Schedule "A".

Item 4 Summary of Material Change

The Issuer announced that it has changed its name to Added Capital Inc. and is planning to consolidate its' common shares on the basis of one post-consolidated common share for each ten pre-consolidated common shares. The effective date of the share consolidation will be announced when the details are available. The share consolidation is subject to approval by the TSX Venture Exchange.

The Company plans to propose new terms for a financing once the share consolidation is completed.

Item 5 Full Description of Material Change

The Issuer announced that it has changed its name to Added Capital Inc. and is planning to consolidate its' common shares on the basis of one post-consolidated common share for each ten pre-consolidated common shares. The effective date of the share consolidation will be announced when the details are available. The share consolidation is subject to approval by the TSX Venture Exchange.

The Company plans to propose new terms for a financing once the share consolidation is completed.

Item 6 & 7 Reliance on subsection 7.1(2) or (3) of National Instrument 51-102 and Omitted Information

The Issuer is not relying on 7.1(2) or (3) of National Instrument 51-102 for the filing of this report nor is any information being omitted in reliance thereon.

Item 8 Executive Officer

For further information with respect to this report, please contact Vic Alboini, Chief Executive Officer of the Issuer, at: (647) 352-8180.

Item 9 Date of Report

DATED at Toronto, Ontario this 2nd day of July, 2014.

Northern Financial Corporation

(signed Vic Alboini)

Per:

Vic Alboini
Chief Executive Officer

Schedule “A”

NORTHERN FINANCIAL ANNOUNCES NAME CHANGE AND SHARE CONSOLIDATION

TORONTO, ONTARIO, July 2, 2014 – Northern Financial Corporation (TSX-V: NFC) (“**Northern Financial**” or the “**Company**”) today announced that it has changed its name to Added Capital Inc. and is planning to consolidate the Company’s common shares on the basis of one post-consolidated common share for each ten pre-consolidated common shares. The effective date of the share consolidation will be announced when the details are available. The share consolidation is subject to approval by the TSX Venture Exchange.

The Company plans to propose new terms for a financing once the share consolidation is completed.

Neither the TSX Venture Exchange nor its Regulation Services Provider (as that term is defined in the policies of the TSX Venture Exchange) accepts responsibility for the adequacy or accuracy of this release.

About Northern Financial Corporation

Northern Financial Corporation is a financial advisory firm and merchant bank, with a specialization in mergers and acquisitions, merchant banking investments, risk arbitrage merger and acquisition investments, financial restructurings, proxy solicitation and information agent services.

FOR FURTHER INFORMATION PLEASE CONTACT:

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Chief Financial Officer
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