

FORM 51-102F3
MATERIAL CHANGE REPORT

Item 1 Name and Address of Company

Marble Financial Inc.
999 Canada Place, Suite 404
Vancouver, BC V6C 3E2

Item 2 Date of Material Change

July 26, 2021

Item 3 News Release

The news release attached hereto as Schedule "A" was issued by the Company and disseminated via Globe Newswire and TheNewswire on July 26, 2021 is available on the Company's profile at www.sedar.com.

Item 4 Summary of Material Change

On July 26, 2021, the Company announced that it had entered into a credit agreement with a subsidiary of Cypress Hills Partners Inc., providing a \$10 million credit facility to fund the Company's Fast-Track Loan Program.

Item 5 Full Description of Material Change

The news release attached hereto as Schedule "A" provides a full description of the material change.

Item 6 Reliance on subsection 7.1(2) of National Instrument 51-102

Not applicable.

Item 7 Omitted Information

None.

Item 8 Executive Officer

The executive officer who is knowledgeable about this material change report is Mike Marrantino, Executive Chairman of the Company, at (855) 661-2390 x104.

Item 9 Date of Report

July 28, 2021

SCHEDULE "A"
PRESS RELEASE

See attached.