FORM 51-102F3

MATERIAL CHANGE REPORT

1. Name and Address of Company
CardioComm Solutions, Inc. (the "Company")
259 Yorkland Road, Suite 200
North York, ON M2J 0B5

2. Date of Material Change
December 29, 2020

3. News Release
The news release announcing the material change was disseminated on December 29, 2020, through Accesswire. The news release was also filed with the British Columbia, Alberta and Ontario Securities Commissions on SEDAR.

4. Summary of Material Change
CardioComm Solutions, Inc. ("CardioComm" or the "Company") announced that at the request of two of four lenders, CardioComm will be issuing common shares of the Company (each, a "Share") to settle $250,000 worth of debt.

5.1 Full Description of Material Change
CardioComm Solutions, Inc. ("CardioComm" or the "Company") announced that at the request of two of four lenders, CardioComm will be issuing common shares of the Company (each, a "Share") to settle $250,000 worth of debt. Pursuant to debt settlement agreements with the two converting lenders, the Company will issue an aggregate of 5,000,000 Shares at a deemed price of $0.05 per Share to settle an aggregate of $250,000 of a total of $500,000 in debt owed by the Company to its secured lenders. The issuance of the Shares is subject to approval from the TSX Venture Exchange, and the Shares will be subject to a four month hold period in accordance with applicable securities laws.

5.2 Disclosure for Restructuring Transactions
N/A

6. Reliance on subsection 7.1(2) of National Instrument 51-102
Not applicable.

7. Omitted Information
No information has been intentionally omitted from this material change report.

8. Executive Officer
Etienne Grima, CEO, 1-877-977-9425

9. Date of Report
December 31, 2020