

FORM 51-102F3

MATERIAL CHANGE REPORT

Item 1: Name and Address of Reporting Issuer

Greenflag Ventures Inc. (the “Company”)
804-750 West Pender Street
Vancouver, BC V6C 2T7

Item 2: Date of Material Change

July 29, 2015.

Item 3: News Release

A news release was issued and disseminated on July 29, 2015 filed on SEDAR at www.sedar.com.

Item 4: Summary of Material Changes

The Company announced that it has completed a reverse merger with American First Financial Inc. (“**American First**”), a private British Columbia company, pursuant to a reorganization agreement dated July 27, 2015 whereby American First acquired 60% of the issued and outstanding common shares of Greenflag in exchange for 100% of the issued and outstanding common shares of American First.

Item 5: Full Description of Material Change

The Company announced that it has completed a reverse merger with American First, a private British Columbia company, pursuant to a reorganization agreement dated July 27, 2015 whereby American First acquired 60% of the issued and outstanding common shares of Greenflag in exchange for 100% of the issued and outstanding common shares of American First.

Prior to the reverse merger, American First completed a reorganization with WTTJ, Corp., a corporation incorporated under the laws of the State of Michigan (“**WTTJ**”) pursuant to a reorganization agreement dated July 1, 2015 whereby WTTJ acquired 100% of the issued and outstanding common shares of American First in exchange for 82% of the issued and outstanding common shares of WTTJ.

The Company will commence trading on the Over The Counter Bulletin Board under the symbol, WTTJ, effective July 30, 2015. The new CUSIP number is 39525W103 and ISIN number is CA 39525W1032.

Item 6: Reliance on subsection 7.1(2) or (3) of National Instrument 51-102

Not applicable.

Item 7: Omitted Information

None.

Item 8: Executive Officer

For further information, please contact:

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Item 9: Date of Report

July 29, 2015.