



**FORM 10A**

**MATERIAL CHANGE REPORT**

*By nduncan at 1:59:22 pm, 06/10/2025*

**Pursuant to Section 64 of the Securities Act, 2012**

<b>General Instructions:</b>	<p>Please complete all relevant sections; where the allocated space is insufficient, you may continue on a separate page and attach to the completed form. All supporting information and attached pages should be appropriately numbered and referenced.</p> <p>This report and any attachments should be certified by a Senior Officer of the Reporting Issuer.</p> <p>Completed reports should be submitted to: The Director Market Regulation and Surveillance Division Trinidad and Tobago Securities and Exchange Commission Levels 22 – 23, Tower D, International Waterfront Centre, 1 Wrightson Road, Port of Spain, Trinidad and Tobago</p>
<b>Item 1</b>	State the name of the reporting issuer as specified in its constituting documents, and include the issuer's primary business address.
<b>Item 2</b>	State the exact date of the material change. Please note that only one date is to be included in this field.
<b>Item 3</b>	Provide sufficient disclosure regarding the material change to enable a reader to appreciate the nature and substance of the material change without having to refer to any other sources. Examples of relevant information that would be subject to disclosure include: dates, parties, terms and conditions, effect on financial condition, value, consideration paid for purchases/investments, sources of financing or funding, reasons for the change, purpose of the change, and a general comment on the probable impact of the material change on the reporting issuer.
<b>Item 4</b>	<p>State whether the issuer is seeking an exemption from publishing a notice in accordance with Section 64(2) of the Securities Act 2012, by completing the associated "YES" or "NO" sections of the form accordingly.</p> <p>If the issuer is not seeking an exemption, state the scheduled date(s) for the publication of the Notices and the associated daily newspapers of general circulation.</p>

	If the issuer is seeking an exemption, state the issuer's reason(s) for applying for the exemption.
<b>Item 5</b>	State the name, position, business telephone number and email address of a senior officer of the reporting issuer who may be contacted to discuss further details regarding the material change.
<b>Item 6</b>	Include the signature of the Senior Officer identified in Item 5, confirming the material change report, and certifying the statement outlined.





**FORM 10A**

**MATERIAL CHANGE REPORT**

*By nduncan at 1:59:39 pm, 06/10/2025*

**Pursuant to Section 64 of the Securities Act, 2012**

**1. NAME OF REPORTING ISSUER**

Name of Reporting Issuer

HOME MORTGAGE BANK

**2. DATE OF MATERIAL CHANGE**

Date of material change

October 1, 2025

**3. DESCRIPTION OF MATERIAL CHANGE**

Provide a description of the material change

Pursuant to Section 64(1)(b) of the Securities Act 2012 and By-Laws No. 53 of the Securities By-Laws, 2015, subsequent to the annual surveillance exercise completed by Caribbean Information and Credit Rating Services (CariCRIS), the credit rating of Home Mortgage Bank, of CariA- was reaffirmed on the regional rating scale and ttA- on the national scale. CariCRIS revised the outlook from stable to negative.


#### 4. DETAILS OF PUBLICATION OF MATERIAL CHANGE

	YES	NO
Will you be seeking an exemption from publishing a notice in accordance with Section 64(2) of the Securities Act 2012?	<input type="checkbox"/>	<input checked="" type="checkbox"/>

If "No"

Date of Publication of Notice (dd/mm/yyyy)	03/Oct/2025
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If "Yes"

State the reasons for applying for the exemption


#### 5. DETAILS OF SENIOR OFFICER

Name (First name, Last name)	BRENT MC FEE
Position in Organization	CHIEF EXECUTIVE OFFICER (Ag.) - TTMB
Business Address	ALBION COURT, 61 DUNDONALD STREET, PORT OF SPAIN
Work Phone (1-xxx-xxx-xxxx)	1-868-624-4663
Fax Phone(1-xxx-xxx-xxxx)	1-868-624-3262
Email Address	brent.mcfee@ttmortgagebank.com

6. DATE, CERTIFICATION AND SIGNATURE

I hereby certify that the statement and information contained in this form and any attachment hereto are true and correct to the best of my knowledge and belief and submitted in compliance with the provisions of the Securities Act, 2012. I understand that any misrepresentation, falsification or material omission of information on this application may result in a breach of the Securities Act, 2012.

JENNIFER LUTCHMAN



DEPUTY CHAIRMAN

OCTOBER 2, 2025

**Print Name**

**Signature**

**Position**

**Date**

**FOR OFFICIAL USE ONLY**

Tool	ID Information
Registrant's Number	
Director's Number	
Document / Record Number	
Record's Management Date Received (dd/mm/yyyy)	

Approved By : \_\_\_\_\_ Date (DD/MM/YYYY) \_\_\_\_\_

