FORM 10

MATERIAL CHANGE REPORT

Pursuant to Section 64 of the Securities Act, 2012 and by-law 50of the Securities (General) By-Laws, 2013

Instructions: continue on a separate page and attach to the completed form. All supporting informati attached pages should be appropriately numbered and referenced. This report and any attachments should be certified by a Senior Officer of the Reporting Completed reports should be submitted to: The Director Market Regulation & Surveillance Trinidad and Tobago Securities and Exchange Commission 57-59 Dundonald Street Port of Spain Trinidad Item 1 State the name of the reporting issuer, and include its business address. Item 2 State the date on which the material change occurred. Item 3 Provide sufficient disclosure regarding the material change to enable a reader to apprecinature and substance of the material change without having to refer to any other se Examples of matters that would be subject to disclosure include: dates, parties, terr conditions, effect on financial condition, value, reasons for the change, purpose of the cand a general comment on the probable impact of the material change on the reporting Item 4 State whether the issuer is seeking an exemption for publishing a notice in accordance we Section 64(2) of the Securities Act 2012, and complete the associated "yes" or "no" section form accordingly. Item 5 Give the name, position, business telephone number and email address of a senior officer reporting issuer who may be contacted to discuss further details regarding the material of the reporting issuer who may be contacted to discuss further details regarding the material of the reporting issuer who may be contacted to discuss further details regarding the material of the reporting issuer who may be contacted to discuss further details regarding the material of the reporting issuer who may be contacted to discuss further details regarding the material of the reporting issuer who may be contacted to discuss further details regarding the material of the reporting issuer who may be contacted to discuss further details regarding the material of the reporting issuer who may be contacted t		
Item 3 Provide sufficient disclosure regarding the material change to enable a reader to apprecianature and substance of the material change without having to refer to any other stamples of matters that would be subject to disclosure include: dates, parties, term conditions, effect on financial condition, value, reasons for the change, purpose of the cand a general comment on the probable impact of the material change on the reporting Item 4 State whether the issuer is seeking an exemption for publishing a notice in accordance we Section 64(2) of the Securities Act 2012, and complete the associated "yes" or "no" section form accordingly. Item 5 Give the name, position, business telephone number and email address of a senior officer reporting issuer who may be contacted to discuss further details regarding the material contacts.		This report and any attachments should be certified by a Senior Officer of the Reporting Issuer. Completed reports should be submitted to: The Director Market Regulation & Surveillance Trinidad and Tobago Securities and Exchange Commission 57-59 Dundonald Street Port of Spain
Provide sufficient disclosure regarding the material change to enable a reader to apprecinature and substance of the material change without having to refer to any other so Examples of matters that would be subject to disclosure include: dates, parties, terr conditions, effect on financial condition, value, reasons for the change, purpose of the cand a general comment on the probable impact of the material change on the reporting State whether the issuer is seeking an exemption for publishing a notice in accordance we Section 64(2) of the Securities Act 2012, and complete the associated "yes" or "no" section for maccordingly. Item 5 Give the name, position, business telephone number and email address of a senior officer reporting issuer who may be contacted to discuss further details regarding the material contacted to discuss further details regarding the material conditions.	Item 1	State the name of the reporting issuer, and include its business address.
nature and substance of the material change without having to refer to any other so Examples of matters that would be subject to disclosure include: dates, parties, terr conditions, effect on financial condition, value, reasons for the change, purpose of the cand a general comment on the probable impact of the material change on the reporting Item 4 State whether the issuer is seeking an exemption for publishing a notice in accordance we Section 64(2) of the Securities Act 2012, and complete the associated "yes" or "no" section the form accordingly. Give the name, position, business telephone number and email address of a senior officer reporting issuer who may be contacted to discuss further details regarding the material contacted to discuss further details regarding the discuss further details rea	Item 2	State the date on which the material change occurred.
Section 64(2) of the Securities Act 2012, and complete the associated "yes" or "no" section the form accordingly. Item 5 Give the name, position, business telephone number and email address of a senior officer reporting issuer who may be contacted to discuss further details regarding the material contacted to discuss further details regarding the discussion of the details regarding the det	Item 3	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 matters that would be subject to disclosure include: dates, parties, terms and conditions, effect on financial condition, value, reasons for the change, purpose of the change, and a general comment on the probable impact of the material change on the reporting issuer.
reporting issuer who may be contacted to discuss further details regarding the material c	Item 4	State whether the issuer is seeking an exemption for publishing a notice in accordance with Section 64(2) of the Securities Act 2012, and complete the associated "yes" or "no" sections of the form accordingly.
Item 6 Include the signature of the Senior Officer identified in Item 5, confirming the material of	Item 5	Give 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.
report, and certifying the statement outlined.	Item 6	Include the signature of the Senior Officer identified in Item 5, confirming the material change report, and certifying the statement outlined.

FORM 10

MATERIAL CHANGE REPORT

Pursuant to section 64 of the Securities Act, 2012 and by-law 50of the Securities (General) By-Laws, 2013

1. NAME OR REPORTING ISSUER

Name of Reporting Issuer

Home Mortgage Bank

Second Floor, NIBTT Building, 14-19 Queen's Park East, Port of Spain.

2. DATE OF MATERIAL CHANGE

Date of material change

March 31, 2020

3. DESCRIPTION OF MATERIAL CHANGE

Provide a description of the material change

NIBTT, sole shareholder, appointed the following persons effective March 31, 2020 as Directors on Home Mortgage Bank's Board by way of a Written Resolution dated March 31, 2020 in lieu of a Special Shareholder's meeting:

Mr. Douglas Camacho was appointed until the close of the 3rd AGM following his appointment date, in lieu of Mr. Ansel Howell who had tendered his resignation effective March 23, 2020; and

Mr. Calvin Bijou was appointed until the close of the 3rd AGM following his appointment date, in lieu of Ms. Ermine De Bique Meade who had tendered her resignation effective December 31, 2019.

*	
DETAILS OF PUBLICATION OF	MATERIAL CHANGE
Will you be seeking an exemption from	om publishing a notice in accordance with
section 64(2) of the Securities Act 201	12?
If "No"	
	1, 1,02, 2020
Proposed Date of Publication of N (dd/mmm/yyyy)	April 03, 2020
(dd/mmm//yyyy)	
If "Yes"	
State the reasons for applying for	the exemption
State the reasons for applying for	are exemption
DETAILS OF SENIOR OFFICER	
Name (First name, Last name)	Brent Mc Fee
Position in Organization	
D. Carlos A. J.J.	Acting Chief Executive Officer
Business Address	
	Home Mortgage Bank, Second Floor, NIBTT Building, 14-19
	Queen's Park East, Port of Spain
Work Phone (1-xxx-xxx-xxxx)	1-868-625-4972 Ext. 100
Fax Phone(1-xxx-xxx-xxxx)	1-868-623-3167
Fmail Address	Brent McFee@homemortgagett.com

4.

5.

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.

BRENT MCFEE	*	CEO (Ag.)	Apr 1, 20
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/n	nm/yyyy)	
Approved By:	Date (DD/MM/YYYY)	