



FORM 10A

MATERIAL CHANGE REPORT

Aug 12, 2021, 10:43 am

Pursuant to Section 64 of the Securities Act, 2012

1. NAME OF REPORTING ISSUER

Name of Reporting Issuer

The Home Mortgage Bank

2. DATE OF MATERIAL CHANGE

Date of material change

August 6, 2021

3. DESCRIPTION OF MATERIAL CHANGE

Provide a description of the material change

On August 6, 2021, a decision was taken by the Board of Directors of The Home Mortgage Bank ("HMB") to effect a merger ("the Merger") of the operations of HMB with those of Trinidad and Tobago Mortgage Finance Company Limited ("TTMF") through the following mechanism:-

- (i) a restructuring of the shareholding of HMB such that TTMF will become HMB's sole shareholder;
- (ii) an allotment of shares of TTMF to The National Insurance Board of Trinidad and Tobago ("NIBTT"); and
- (iii) the subsequent liquidation of HMB, with the distribution of the assets of HMB to TTMF.

On August 6, 2021, HMB executed an agreement with TTMF and NIBTT to give effect to the Merger, subject to regulatory approvals.

The Merger is intended to achieve business synergies between HMB and TTMF resulting in increased returns to the shareholders of each entity, an improved service to customers and an enhanced entity for the benefit of employees and creditors.

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)	August 13, 2021 in the Daily Express and the Trinidad Guardian.
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If "Yes"

State the reasons for applying for the exemption
N/A

5. DETAILS OF SENIOR OFFICER

Name (First name, Last name)	Brent Mc Fee
Position in Organization	Acting Chief Executive Officer
Business Address	Second Floor, NIBTT Building 14-19 Queen's Park East Port of Spain
Work Phone (1-xxx-xxx-xxxx)	1-868-625-4972
Fax Phone (1-xxx-xxx-xxxx)	1-868-623-3167
Email Address	brent.mcfee@hmbinvest.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.

<u>BRENT MC FEE</u>		<u>CEO (Ag.)</u>	<u>August 9, 2021</u>
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) _____