

#### FORM 10A

#### MATERIAL CHANGE REPORT

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

1. NAME OF REPORTING ISSUER

Name of Reporting Issuer
TRINIDAD AND TOBAGO MORTGAGE FINANCE COMPANY LIMITED

2. DATE OF MATERIAL CHANGE

Date of material change OCTOBER 05, 2021

3. DESCRIPTION OF MATERIAL CHANGE

Provide a description of the material change

Trinidad and Tobago Mortgage Finance Company Limited (TTMF) advises that the Caribbean Information and Credit Rating Services Limited (CariCRIS) has on October 5, 2021, lowered its Issuer/Corporate Credit rating of TTMF to CariA+ (Foreign and Local Currency Ratings) and ttA+ (Trinidad and Tobago National Scale). These ratings indicate that the level of creditworthiness, adjudged in relation to other obligors in the Caribbean and within T&T is GOOD. Further, CariCRIS has revised the outlook on the ratings from negative to STABLE.

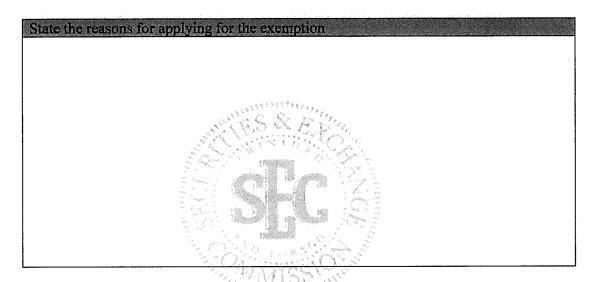
## 4. DETAILS OF PUBLICATION OF MATERIAL CHANGE

	YES	NO
Will you be seeking an exemption from publishing a notice in		×
accordance with Section 64(2) of the Securities Act 2012?		

## If "No"

Date of Publication of Notice			-
(dd/mmm/yyyy)	C	OCTOBER 08, 2021	

If "Yes"



# 5. DETAILS OF SENIOR OFFICER

Name (First name, Last name)	Laurette Walker
Position in Organization	Secretary (Ag)
Business Address	'Albion Court' 61 Dundonald Street, Port of Spain
Work Phone (1-xxx-xxx-xxxx)	1-868-623-8863
Fax Phone(1-xxx-xxx-xxxx)	1-868-623-9212
Email Address	lwalker@ttmf-mortgages.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.

<b>Print Name</b>	Signature	Position	Date
Laurette Walker	Lawette Walker	Secretary (Ag)	OCTOBER 07, 2021

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Tool	ID Information	
Registrant's Number		
Director's Number		
Document / Record Number		
Day 12-34		
Record's Management Date Received (dd/mm/yyyy)		
	Date (DD/MM/YYYY)	
Approved By:		