

FORM 10A

MATERIAL CHANGE REPORT

Aug 12, 2021, 10:47 am

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

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 Trinidad and Tobago Mortgage Finance Company Limited ("TTMF") to effect a merger ("the Merger") of the operations of TTMF with those of the Home Mortgage Bank ("HMB"), 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, TTMF executed an agreement with HMB 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 customers.

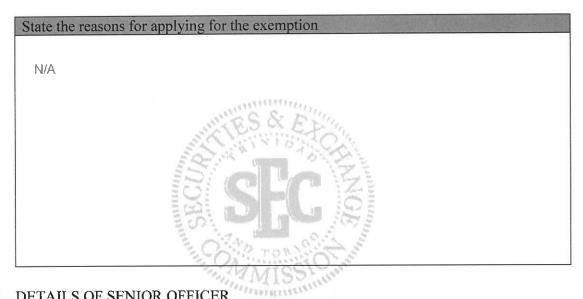
4. DETAILS OF PUBLICATION OF MATERIAL CHANGE

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

If "No"

| Date of Publication of Notice | August 13, 2021 in the Daily Express and the Newsday. |
|-------------------------------|---|
| (dd/mmm/yyyy) | |

If "Yes"



5. DETAILS OF SENIOR OFFICER

| Name (First name, Last name) | Robert Green |
|---------------------------------|---|
| Position in Organization | Managing Director/Chief Executive Officer |
| Business Address | 61 Dundonald Street Port of Spain |
| Work Phone (1-xxx-xxx- xxxx) | 1-868-624-7776 |
| Fax Phone(1-xxx-xxx-xxxx) | 1-868-623-9212 |
| Email Address | rgreen@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.

Robert Green

Print Name

Signature

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Position

MANAGING DIRECTOR /CEO

Date

August 9, 2021

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