



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

<p>Provide a description of the material change</p> <p>On August 6, 2021, a decision was taken by the Board of Directors of Trinidad and Tobago Mortgage Finance Company Limited ("TTFM") to effect a merger ("the Merger") of the operations of TTFM with those of the Home Mortgage Bank ("HMB"), through the following mechanism:-</p> <p>(i) a restructuring of the shareholding of HMB such that TTFM will become HMB's sole shareholder;</p> <p>(ii) an allotment of shares of TTFM to The National Insurance Board of Trinidad and Tobago ("NIBTT") and</p> <p>(iii) the subsequent liquidation of HMB, with the distribution of the assets of HMB to TTFM.</p> <p>On August 6, 2021, TTFM executed an agreement with HMB and NIBTT to give effect to the Merger, subject to regulatory approvals.</p> <p>The Merger is intended to achieve business synergies between HMB and TTFM 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.</p>

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/mmm/yyyy)	August 13, 2021 in the Daily Express and the Newsday.
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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)	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@tmf-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 *Robert Green* MANAGING DIRECTOR /CEO August 9, 2021
Print Name **Signature** **Position** **Date**

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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) _____