



FORM 10A

MATERIAL CHANGE REPORT *By sferreira at 3:01:33 pm, 04/01/2024*

Pursuant to Section 64 of the Securities Act, 2012

General Instructions:	<p>Please complete all relevant sections; where the allocated space is insufficient, you may continue on a separate page and attach to the completed form. All supporting information and attached pages should be appropriately numbered and referenced.</p> <p>This report and any attachments should be certified by a Senior Officer of the Reporting Issuer.</p> <p>Completed reports should be submitted to: The Director Market Regulation and Surveillance Division Trinidad and Tobago Securities and Exchange Commission Levels 22 – 23, Tower D, International Waterfront Centre, 1 Wrightson Road, Port of Spain, Trinidad and Tobago</p>
Item 1	State the name of the reporting issuer as specified in its constituting documents, and include the issuer's primary business address.
Item 2	State the exact date of the material change. Please note that only one date is to be included in this field.
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 relevant information that would be subject to disclosure include: dates, parties, terms and conditions, effect on financial condition, value, consideration paid for purchases/investments, sources of financing or funding, reasons for the change, purpose of the change, and a general comment on the probable impact of the material change on the reporting issuer.
Item 4	<p>State whether the issuer is seeking an exemption from publishing a notice in accordance with Section 64(2) of the Securities Act 2012, by completing the associated "YES" or "NO" sections of the form accordingly.</p> <p>If the issuer is not seeking an exemption, state the scheduled date(s) for the publication of the Notices and the associated daily newspapers of general circulation.</p>

	If the issuer is seeking an exemption, state the issuer's reason(s) for applying for the exemption.
Item 5	State 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.
Item 6	Include the signature of the Senior Officer identified in Item 5, confirming the material change report, and certifying the statement outlined.





FORM 10A

MATERIAL CHANGE REPORT *By sferreira at 3:02:03 pm, 04/01/2024*

Pursuant to Section 64 of the Securities Act, 2012

1. NAME OF REPORTING ISSUER

Name of Reporting Issuer
HOME MORTGAGE BANK

2. DATE OF MATERIAL CHANGE

Date of material change
December 31, 2023

3. DESCRIPTION OF MATERIAL CHANGE

Provide a description of the material change
<p>We Home Mortgage Bank (HMB) hereby advises that the secondment of Mr. Brent Mc Fee, Chief Operating Officer/ Secretary at Trinidad and Tobago Mortgage Finance Company Limited (TTMF) to the position of Acting Chief Executive Officer (CEO) at HMB, came to an end effective December 31, 2023.</p> <p>Mr. Mc Fee has returned to TTMF as the Chief Operating Officer with oversight of TTMF's and HMB's day-to-day operations pending the merger of TTMF and HMB.</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)	05/Jan/2024
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If "Yes"

State the reasons for applying for the exemption


5. DETAILS OF SENIOR OFFICER

Name (First name, Last name)	SHAMELA BAL-MAHARAJ
Position in Organization	CHIEF FINANCIAL 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	shamela.bal-maharaj@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.

SHAMELA BAL-MAHARAJ



CFO

Jan 4, 2023

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)

THE UNIVERSITY OF CHICAGO

PHYSICS DEPARTMENT
5300 S. DICKINSON DRIVE
CHICAGO, ILLINOIS 60637

PHYSICS 435

LECTURE 10

RELATIVITY

Special relativity is a theory of physics that describes the relationship between space and time. It is based on two postulates: the principle of relativity and the constancy of the speed of light. The theory predicts that the laws of physics are the same for all observers in uniform motion relative to each other, and that the speed of light is constant in all inertial frames of reference.

Special relativity has several important consequences, including time dilation, length contraction, and the relativity of simultaneity. Time dilation is the phenomenon where time appears to pass more slowly for an object in motion relative to an observer at rest. Length contraction is the phenomenon where the length of an object appears to be shorter in the direction of motion relative to an observer at rest.