FORM 10

MATERIAL CHANGE REPORT

Pursuant to Section 64 of the Securities Act, 2012

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General Instructions:	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. This report and any attachments should be certified by a Senior Officer of the Reporting Issuer. Completed reports should be submitted to: The Director Market Regulation and Surveillance Trinidad and Tobago Securities and Exchange Commission 57-59 Dundonald Street Port of Spain Trinidad
Item 1	State the name of the reporting issuer, and include its business address.
Item 2	State the date on which the material change occurred.
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 matters that would be subject to disclosure include: dates, parties, terms and conditions, effect on financial condition, value, 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	State whether the issuer is seeking an exemption from publishing a notice in accordance with section 64(2) of the Securities Act 2012, and complete the associated "yes" or "no" sections of the form accordingly.
Item 5	Give 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.

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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 61 Dundonald Street, Port of Spain

2. DATE OF MATERIAL CHANGE

Date of material change
September 28, 2018

3. DESCRIPTION OF MATERIAL CHANGE

Provide a description of the material change
The Board of Directors of the Trinidad and Tobago Mortgage Finance Company Limited (TTMF) advises that the Caribbean Information and Credit Rating Services (CariCris) has reaffirmed TTMF's *"**high creditworthiness**"*. Specifically, TTMF has received credit rating *"**CariAA-**"* (Foreign and Local Currency Ratings) on its regional scale and *"**ttAA-**"* on the Trinidad and Tobago national scale from the Caribbean Information and Credit Rating Services (CariCris). Caricris has also revised the outlook on the ratings to *"**Stable**"*. This Credit Rating was issued on September 28, 2018.

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)	OCTOBER 3rd 2018

If "Yes"

State the reasons for applying for the exemption

5. DETAILS OF SENIOR OFFICER

Name (Salutation, First name, Last name)	Mrs. Laurette Walker
Position in Organization	Chief Financial Officer / Assistant Secretary
Business Address	No. 61 Dundonald Street, Port of Spain
Work Phone (1-xxx-xxx-xxxx)	1-868-624-7419
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.

Laurette Walker	Laurette Walker	Assistant Secretary	October 1, 2018
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) _____