

inSIGHT

2017 Edition

What else
can we help
you with?

in this issue

- ◆ Property scams and how to avoid them
- ◆ 25 Tips for First-time Home-buyers
- ◆ How to create wealth in your home
- ◆ Practicing effective communication



Trinidad & Tobago
Mortgage Finance
Company Limited

From here... to Home.

contents

2017 Edition

2 Reflections with Robert

3 Property scams and how to avoid them

5 25 tips for first-time home-buyers

7 How to create wealth in your home

8 EOQ 1 - Kerrie-Ann Ramlal

9 Identify your personality type: Keys to a fulfilling career

10 EOQ 2 - Lyndon Superville

11 Practicing effective communication: 10 top skills for success

12 EOQ 3 - Gerard Loney

13 Movers and Shakers

15 EOQ 4 - Stefan Garcia

16 Republic Day Dress Up

17 2017 Staff Party

19 Technology trends for 2018

21 20 Questions - Kamilah Peterson

22 Divali Dress Up

23 Customer Appreciation Day - San Fernando

24 Customer Appreciation Day - Chaguanas

25 Customer Appreciation Day - Tobago

26 Customer Appreciation Day - Arima

27 8 safety measures for your new home

29 Customer Appreciation Day - Port of Spain

31 TTMF CAN (Corporate Assistance for the Needy) Project

33 Recipe

34 Braingle

What else can we help you with?



What else can we help you with?

BY ROBERT C. GREEN – MANAGING DIRECTOR / CEO

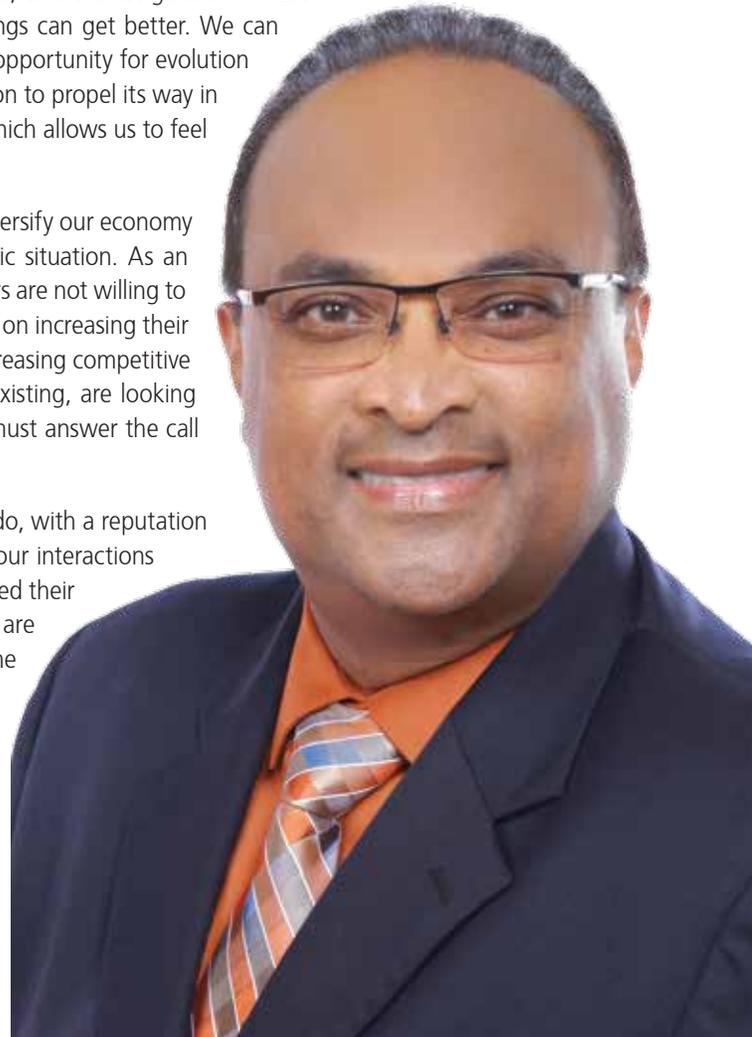
A new year is coming! This brings new beginnings and new ideas. Naturally, new years have been known to bring about change. It is inevitable. As humans, we are predisposed to resist change. So it is more important than ever that we find a way to embrace it. In today's society, the pace of change is increasing and it will continue to accelerate. As an organisation, if we don't embrace change we can lose ground and stagnate. Change brings progress, growth and development. As we look towards the future and the many changes that have occurred in 2017, new leadership, new programmes and new hires, we must work together to inspire and implement the change that will take this company onward and upward.

It is common in any organisation that change in management structure brings about anxiety at all levels of the organisation. It brings about questions revolved around job stability, relationships, opportunities, and the list goes on! These feelings are normal and are expected. However, change means that things can get better. We can adopt an attitude of anticipation and excitement and view change as an opportunity for evolution in to a new way of thinking and doing things that will help the organisation to propel its way in to the future. We all need to get involved and be the drivers of change which allows us to feel empowered and less fearful.

The country is in financial distress. It is imperative that we find a way to diversify our economy away from oil and gas if we expect a sustained change in our economic situation. As an organisation, we must also remember and understand that our competitors are not willing to wait for us to overcome our fears of change and anxiety; they are focused on increasing their profit margins and will do so by any means necessary. To adjust to the increasing competitive environment, we must accept the challenge! Our customers, new and existing, are looking to us to help them make their home ownership dreams come true. We must answer the call because if we don't, someone else will!

Our vision statement says "we are passionate and proud about what we do, with a reputation for exceptional, friendly, and professional service". To realise that vision, our interactions with our customers must leave them with the feeling that we have enhanced their life by helping them to achieve their goals. They must know we care. They are looking to us to help them through the technical details associated with the purchase of a property. By making this an easy and rewarding experience they can focus on the more important things like turning their house in to a home.

Through the many lessons learned in the past, we continue to grow and realise our future with excitement and passion for another year. In 2018, let's join together as a family and team to help our customers make their dreams a reality!



Reflections with Robert

Property Scams and How to Avoid Them

Unfortunately, as with other many industries, real estate is not without its scammers and fraudsters. However, an informed home buyer is unlikely to get taken by these con artists, so let's talk about property scams.

The most common type of property scam in Trinidad and Tobago is that of land fraud. This is where an individual, claiming to own or represents the owners of a piece of land, offers to sell the land for a very attractive price. Often, they will provide fraudulent documents to support the sale. The best way to avoid being defrauded by these shady sellers is to have all the relevant documents reviewed by an attorney. It is also important to check with the Town and Country Planning Division of the Ministry of Planning to see if the land has the necessary approvals that the seller claims it has. An easy indication of whether it's a scam is if it seems "too good to be true". If the price is too low, then proceed with caution.

Home buyers aren't the only ones at risk of being defrauded by unscrupulous real estate swindlers; sellers can also get caught. People having a tough time selling their property via real estate companies can be contacted by agents promising a quick sale (usually to an overseas investor). They may even present evidence that this person exists, or perhaps set up a video call with someone claiming to be such. They will then ask for their commission or agent's fees in advance to proceed with closing the deal for the property owner. Once these fees are paid, they and the supposed investor will both disappear with the money.

Always deal with a reputable real estate company or agent, who has a track record of providing results for clients. It's also important to get referrals from previous clients to help you determine their selling style and sales tactics. Another idea is to use the same company or agent that you used to purchase the property initially to facilitate the sale.

Finally, another common scam here in Trinidad and Tobago is that of the Trinidad and Tobago Housing Development Corporation (HDC) housing scam. An agent, claiming to have government connections or connections with official of the HDC will offer to expedite your HDC application in return for a fee, which is to be paid in advance (of course). Once this fee is paid, the money and the agent are never seen again. Only deal with authorized HDC representatives when applying for an HDC house, it may seem like a good deal or a shortcut, however it too often ends in financial heartache.

Home buyers
aren't the
only ones at
risk of being
defrauded by
unscrupulous
real estate
swindlers;
sellers can also
get caught.

Clyde looked everywhere for a home he could afford...



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... until he found one where he never expected.

Take a step toward home ownership and see how you can make your dream come true when you look around and find the house you want at the price you want.

• PORT OF SPAIN • ARIMA • CHAGUANAS • SAN FERNANDO • TOBAGO

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25 Tips for First-Time Home-Buyers

1. Start saving now if you haven't already. Having your down payment available is crucial to securing financing for your first home.
2. Put a hold on getting any new credit. That means no personal or auto loans, credit cards, etc. These can increase your debt servicing ratios and will affect your chances of successfully qualifying for a mortgage.
3. Your mortgage provider will check your payment history when you apply for a loan, so ensure that you pay all of your loans and credit cards on time as this will affect your credit rating.
4. Get assessed by a mortgage provider to determine how much you can borrow. This will determine what your target price range for a new home will be.
5. Carefully consider what size and type of property, whether a townhouse or a single family residence that, can satisfy yours or your family's requirements. This is the biggest investment decision of your life and will be your home for the foreseeable future, so ensure that what you purchase will serve you well.
6. Research what government assistance programs might be available for first time home owners.
7. Get a better understanding of closing costs and what that means to your total cost of buying a home.
8. Budget for additional costs such as application fees, legal fees (including stamp duty), homeowners' comprehensive insurance, maintenance fees (if applicable) land and building taxes and WASA rates. Your mortgage provider will assist you in tabulating these costs at the time of assessment or application.
9. Down-payment requirements typically vary based on the price of the property and your income level. Explore your down-payment options with your mortgage provider. This will inform how you should save to purchase your home.
10. Be sure to clarify with the mortgage provider whether the facility has a variable or fixed rate. This information will enable you to plan whether your monthly installment will increase over time, in the case of a variable rate, or whether it will remain fixed for the life of the mortgage. This of course will aid your long term financial planning.
11. Shop around for a mortgage that matches your budget. Different financial institutions offer different mortgage products. Spend time learning about the various offerings and select the one that is a better suits your financial circumstances. Consider which institution penalizes for early repayment and the stability of the interest rate offered.
12. Get pre-qualified. This details in writing what a mortgage provider is willing to lend to you and on what terms. This is important information to have when negotiating with the seller and may give you an advantage over other potential buyers that have not been pre-qualification.
13. If you are using a real estate agent, remember you will be working closely with this person to find the perfect home and this can take some time. It is important to find someone with whom you have a good rapport.
14. Be sure to shop around for the best deal when purchasing home-owners insurance. Consider the range of risks covered depending on the type and location of the property you wish to purchase. Also consider the cost of the insurance premium which can vary by insurance provider and the range of risks covered.
15. Acquire a home that is priced under your pre-qualification limit. While technically you can afford to purchase property in that price range, you should take into account other move-in expenses such as minor repairs and furnishings that could add up.
16. Choose the right neighborhood. There are several factors that determine a property's suitability for your lifestyle and needs. These can include: availability of local amenities that you may require on a regular basis, commute time to work during peak traffic hours, and proximity to your children's schools and other activities. Another factor to consider is the crime situation, if you know someone that lives in the area, it could be beneficial to talk to them about how safe they feel living there.
17. Consider the future. While a home may initially meet your current needs, if you plan on having children later, you may need something a bit bigger that your family can grow into.
18. Don't get hung up on details. Superficial details like paint color, carpet/flooring style etc. can all be changed later, and surely not a valid reason to pass up on a potentially great home for you and your family for years to come.
19. Avoid being too picky. The perfect house is a rare find, it's important to lay out what you are looking for in a home and be willing to compromise on some minor issues. For example, a kitchen that may be a little dated can always be renovated sometime in the future.
20. Avoid becoming involved in a bidding war. This can drive up the purchase price and may even surpass your pre-qualification figure.
21. Ensure that you have a 12-month verifiable housing history.
22. Make a strong offer. This ties back to choosing the right real estate agent. You will need to depend on them to get you as close to the price that you are willing to pay and approved to borrow by your lender.
23. Negotiate strongly. This is where you can save yourself some money especially if the home needs extensive repairs. Have a professional contractor estimate the costs of these repairs in writing and use this to negotiate a fair price for the property.
24. Get the home inspected by a qualified person. Attend the inspection and ask questions that will impact the purchase price, inform any cost of repairs that are required and any long term impacts to the property.
25. Be patient. Buying a home can be a lengthy process, but with the right preparation and assistance from the people, it can be much simpler. Understanding what needs to be done and the various steps involved will help manage your expectations of how soon you can be enjoying your new home.

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How to create wealth in your home



What if we told you, that your home could create wealth for you? What if we told you that it's probably worth a lot more now, than it was when you purchased it? What if we told you that with the proper planning, maintenance and management, your home could help relieve a major financial burden, or achieve a long term financial goal?

How can this be? Through your home's equity, that's how.

Home equity is the difference between the balance that is owed on your mortgage and the current market value of your home. A home equity loan can be accessed based on this value, and is subject to your current needs and financial circumstances. The more the value of your property increases while your mortgage balance decreases, the more equity you have.

While the rate at which the value of your home appreciates may depend on external economic developments, there are some things you can, and should, be doing to help increase the value.

Plan Ahead Before You Purchase

When planning your purchase, consider areas where in addition to meeting your basic requirements, there is great potential for increasing property values. For instance, new housing developments or other areas where there are plans for further infrastructural development may see property values increase with these new additions. As such, you may be able to attain higher equity values within a shorter timeframe.

Maintenance and Upgrades

Regular property maintenance is essential to increasing your home's value. Implement a schedule for routine maintenance and other checks, inclusive of preventative maintenance measures. Upgrading kitchens, bathrooms, closet space and other areas of your home can increase your home's value, but be sure to choose the projects that offer the best return on investment. While you're at it, it's important that you pay attention to curb appeal, ensuring you maintain and upgrade landscaping, paint jobs, even fences and walls.

Pay your Mortgage

This may seem like a given, but keeping up with your mortgage payments or even paying off your mortgage earlier than scheduled (think lump sum payments or larger installments when you can afford it) can help you in achieving greater home equity, faster. Some homeowners opt for shorter term mortgages, while others try to make additional payments when they may have some extra cash on hand.

Your home is considered your most important investment and should be given the same attention as any investment portfolio or other type of asset. Follow these tips on creating wealth in your home and you can access that wealth when you need it the most.

Employee of the 1st Quarter

2017

*Kerrie-Ann
Ramlal*

Congratulations

*Kerrie-Ann,
you have made us proud.
Keep reaching for the Stars!*



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Identify Your Personality Type: Keys To A Fulfilling Career

Choosing a career can be a daunting task if you're not quite sure where your passion lies. If you spend most of your adult life employed at a standard 8-hour-a-day job, you're spending approximately 90,360 hours there. You want that time to be fulfilling...to mean something. A fulfilling life depends heavily on your personality type, and whether it is compatible with the career path you have chosen. At the core of this consideration, it could make the difference whether those 90,360 hours are happy or not. But even if you have already started out in a job in which you are not happy, it's never too late to make a change.

What is your personality type?

Personality type can be an indicator of what roles will make you feel happy and fulfilled in your job. For example, an introverted person might find it stressful to be in a place that has a high level of social interaction, which might actually be an energizing space for an extrovert. The first step to figuring out where you stand is some introspection about what type of person you are and how you approach day-to-day life. If you're having some trouble identifying your style, a test like the Myers Briggs personality assessment can help you determine where you fall on the personality spectrum. Some of these personality quizzes even list careers that are most suitable for each style type, along with the traits that they help fulfil.

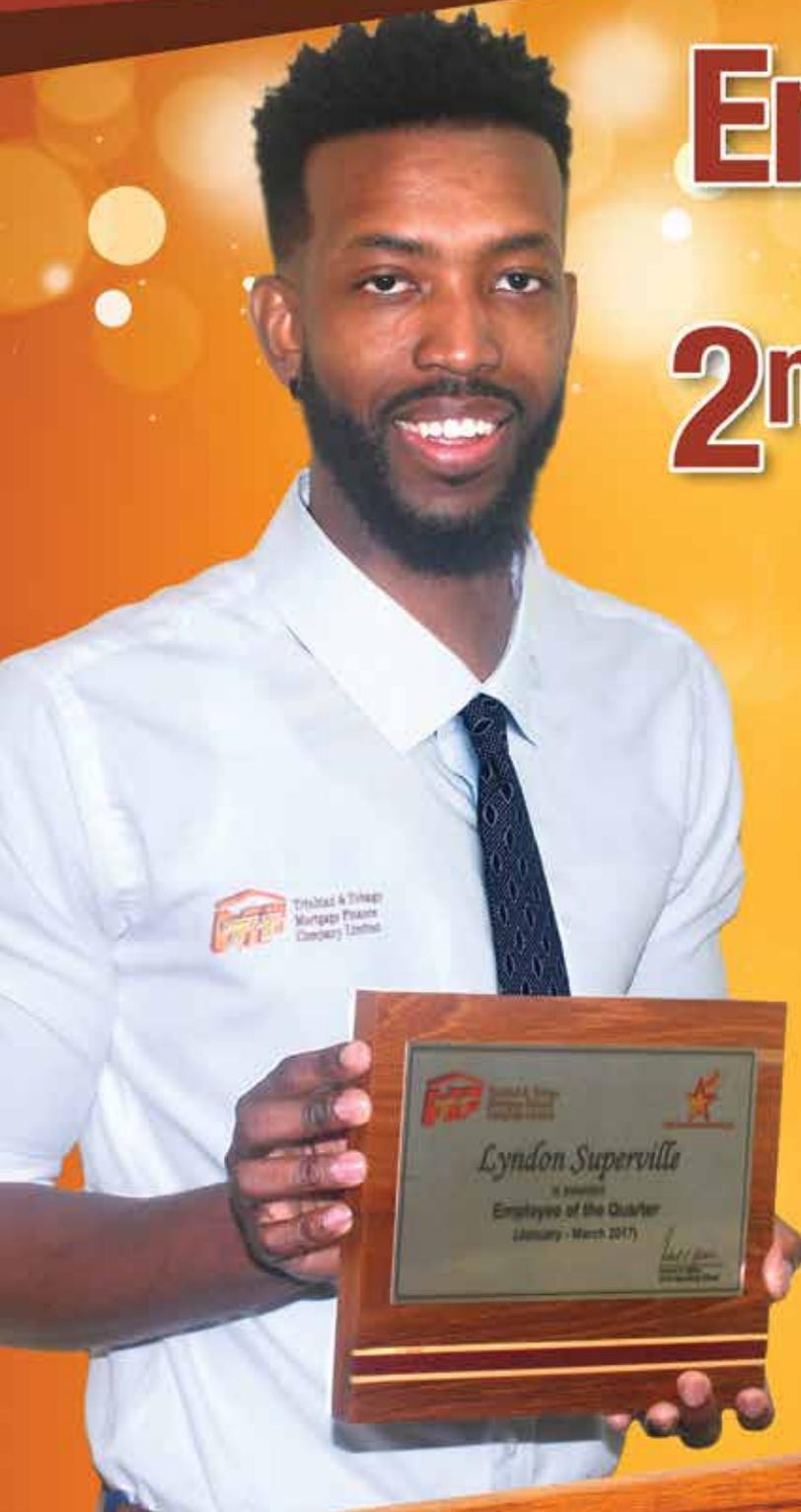
Train Up

Once you are pointed in a particular direction, it's time to do some research. Right now, there is a wider range of jobs than ever before, in fields that did not even exist ten years ago. Most of these require some sort of training or certification. This means that some planning ahead is required before the point where you are ready to drop off a polished CV to your dream job. This might mean making a gradual shift to a position that will give you more experience in your field, or studying part-time, until you are ready and qualified to make the leap.

Go Brave

There is always a reason to not step outside of your comfort zone, but that's often where fulfillment lies. We live in an age when scarcity of job opportunities and tough financial situations might eclipse everything else when it comes to our choices— and these are very valid concerns. But, if you want to really blossom in your career, you have to be in a place that empowers you to be your very best instead of just driving up your stress levels. Taking a small step in the right direction can be as simple as signing up for a free online course in your field that might take a half hour out of your day. Once you get to a job that you feel passionate about, you will excel like you could not anywhere else.

There is always a reason to not step outside of your comfort zone, but that's often where fulfillment lies.



Employee of the 2nd Quarter

2017

*Lyndon
Superville*

Congratulations

*Lyndon,
you have made us proud.
Keep reaching for the Stars!*



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Practicing Effective Communication: 10 Top Skills for Success

- 1. Listening** – To communicate effectively, one must understand the information being communicated to us. This means actively listening to those communicating with us, not just waiting for our turn to contribute. It also means paying attention to non-verbal cues that the speaker may be giving and analyzing them to gain a better understanding of what they are trying to communicate to us.
- 2. Non-verbal Communication** – These are all the things we say without using words. Our body language, eye contact, body posture and tone; all communicate things about ourselves. Having an open stance makes us appear more approachable, and encourages those communicating with us to be more open and forthright with their message.
- 3. Be clear and concise** – No one wants to listen to someone that speaks in long-winded terms, nor are they interested in receiving ambiguous information. People are more likely to ‘tune out’ if the speaker is overly wordy. Imparting a clear and concise message eliminates the risk of misunderstanding.
- 4. Confidence** – Nothing inspires like confidence. Speaking confidently shows people that you believe in what you are saying and that you are genuine. However, it is important not to mistake confidence for arrogance, as this can be very off-putting to the listener. Simply consider how you would like to be spoken to and take it from there.
- 5. Respect** – Respect is a two-way street. It must be given to be earned. Simple gestures like maintaining eye contact while speaking or shaking hands can go a long way to gaining the respect of the people with which you interact.
- 6. Friendliness** – A smile can go a long way in both business and in our personal lives. Greeting someone with a smile and a friendly greeting can affect the rest of your interaction with them. This also extends to our written communications with others. Wishing someone a good weekend when emailing them on a Friday is a great example.
- 7. Empathy** – We are not always going to agree with colleagues or business associates, however it is important to understand their points of view if we hope to gain their respect and willingness to listen to your side. Phrases such as “I understand where you are coming from” demonstrate to them that you are actively listening to what they have to say and that their opinion matters. This leads to better communication and less conflict.
- 8. Giving/Receiving Feedback** – In our communications with employees and seniors, it is important to be open to receiving feedback. It lets the other person know that you are willing to listen to what they have to say about your performance of a task or even your general handling of your job. It is also important to offer constructive feedback to others when necessary. This includes giving praise for a job well done, when appropriate.
- 9. Flexibility** – Being open-minded and flexible is a valuable trait and one that can inspire the same in those with which we communicate. Even between two parties that disagree on a certain topic, it can lead to more open and honest discussions.
- 10. Written versus Verbal Communication** – Knowing which subjects should be communicated via which medium is a careful balance and should be given much thought before proceeding. We’ve all been to meetings that “should have been an email” so being considerate of others’ time will definitely be appreciated and often reciprocated.

Employee of the 3rd Quarter

2017

*Gerard
Loney*

Congratulations

*Gerard,
you have made us proud.
Keep reaching for the Stars!*



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NEW HIRES:

• Kharena Chee Wah	Jan-03-17	• Jensen Edwards	Feb-28-17
• Corey Joseph-Samaroo	Jan-03-17	• Nickeisha Cumberbatch	Mar-29-17
• Tristan De Silva	Jan-03-17	• Natalie Roberts	Mar-31-17
• Nickeisha Cumberbatch	Jan-03-17	• Mystrie Ramroop-Isahark	Apr-13-17
• Kimberly Chinibass	Jan-16-17	• Allison Edwards	Apr-30-17
• Kennysa Superville-Ramdeo	Feb-01-17	• Cherrie Caracciolo	Apr-30-17
• Tenilla Henry	Feb-01-17	• Rachel Balkaran	Jun-01-17
• Mystrie Ramroop-Isaharak	Feb-01-17	• Acacia Lewis	Jun-30-17
• Brittany Morris	Feb-15-17	• Ingrid Lashley	Jul-28-17
• Kevin Jeremiah	Feb-15-17	• Lynda De Lamothe	Jul-31-17
• Paige O'Brien	Mar-01-17	• Tristan Silva	Aug-23-17
• Kamilah Peterson	Mar-06-17	• Rhea Pierre	Aug-30-17
• Krystin Rose	Mar-06-17	• Chinara Griffith	Sep-06-17
• Laurie-Anne Carter	Apr-03-17	• Danillon Pujadas	Sep-07-17
• Nickolai Williams	Apr-03-17	• Bertram Solomon	Sep-12-17
• Philemon Rambaj	May-01-17	• Fidel Castagne	Oct-23-17
• Mystrie Ramroop-Isaharak	Jun-06-17	• Linson Tobias	Oct-24-17
• Felicia Smart	Jul-03-17	• Dylan Maharaj	Oct-31-17
• Christie-Marie Huggins-Legere	Jul-10-17		
• Symone Young	Jul-10-17		
• Kyle Andrews	Sep-07-17		
• Tishanna Mitchell	Sep-18-17		
• Shayna Noel	Sep-18-17		
• Matthew Ballack	Oct-02-17		
• Tevon Mc David	Oct-02-17		
• Kevon Griffith	Oct-16-17		
• Fidel Castagne	Oct-16-17		

EXITS:

• Danella Williams	Feb-14-17
• Darren De Bourg	Feb-15-17
• Akeem Jack	Feb-28-17

MOVERS & SHAKERS:

Crystal-Marie Salandy - appointed to the position of Mortgage Assistant within the Account Servicing Unit with effect from February 1, 2017.

Kindlelan Mitchell - appointed to the position of Accounting Assistant within the Finance Department with effect from February 1, 2017.

Sheldon Romano – appointed to the position of Customer Service Representative within the Mortgage Origination Unit with effect from February 1, 2017.

Shavonne Cox Coudray – appointed to the position of Customer Service Representative within the Mortgage Origination Unit with effect from February 1, 2017.

Amanda Eugene – appointed to the position of Mortgage Officer within the Collections Unit with effect from March 1, 2017.

Kester Dickson – appointed to the position of Technical Support Assistant within the Information Technology with effect from March 20, 2017.

Angel Williams – appointed to the position of Mortgage Assistant within the Mortgage Operations Unit with effect from April 3, 2017.

Kerwin Liverpool – appointed to the position of Digitization Assistant within the Digitization Unit with effect from April 3, 2017.

Tricia Williams – appointed to the position of Mortgage Officer within the Mortgage Operations Unit with effect from April 10, 2017.

McQueda Baird – appointed to the position of Mortgage Assistant within the Mortgage Operations Unit with effect from April 10, 2017.

Marcus Phillip – appointed to the position of Mortgage Officer within the Collections Unit with effect from June 1, 2017.

Kennysa Superville-Ramdeo – appointed to the position of Mortgage Assistant within the Mortgage Operations Unit with effect from June 1, 2017.

VACATION INTERNSHIP PROGRAMME:

June 12 – August 25, 2017

- Vanessa Bartholomew
- Geena-Marie Carimbocas
- Makaylah Dennis

TRANSFER:

Christian Clarke, Mortgage Assistant – transferred to the Mortgage Origination Unit with effect from March 1, 2017.

Dexter George - appointed to the position of Senior Courier within the Corporate Services Department with effect from August 28, 2017.

Chakiel Maloney – appointed to the position of Mortgage Assistant within the Mortgage Operations Unit with effect from September 1, 2017.

Philemon Rambaj– appointed to the position of Digitization Assistant within the Digitization Unit with effect from October 2, 2017.

Nickolai Williams – appointed to the position of Mortgage Assistant within the Mortgage Operations Unit with effect from October 1, 2017.

Keeva Connell – appointed to the position of Human Resource Officer within the Human Resources Department with effect from October 1, 2017.

Kerrie-Ann Ramlal – appointed to the position of Assistant Manager, Human Resources within the Human Resources Department with effect from October 1, 2017.

Movers & Shakers

STARS

Results Oriented:

Gerard Loney [2]
Jazel Moses
Julia Ramjohn
Keeva Connell
Kerrie-Ann Ramlal
Keshia Robertson
Kishore Singh
Kristin Ramesar [2]
Linda Lake-Caesar
Lyndon Superville [2]
Mikiel Caruth
Nicolette Medford
Nikita Harris
Paige O'Brien
Rae De Souza [2]
Robin Pantaleon
Stefan Garcia [2]
Timothy Dookhan
Toni De Freitas

Customer Focused:

Aaron Dyer
Adanna Cornwall
Alicia Humphrey [5]
Andre Jackie
Angel Williams
Bilquees Brown [2]
Charlene Williams
Gina St. Hilaire
Glodean Yan Hip
Jensen Edwards
Jinelle Charles
Joanna Joseph-Meloney
Joseanne Henry
Karen Charles
Kayode Redhead
Keeva Connell
Keisha Modeste
Kishore Singh [3]
Krystin Rose
Krystle Telesford [3]
Lennis-Ann Howard-Crichlow [2]
Lyndon Superville
Marisa Gooding-Charles

Marsha Tuckett
Melissa Paul-Saunders [6]
Morrissa Ross
Naila Samuel
Nicole Chang
Ria Inniss
Shakuntala Beharrysingh
Shane Phillips [2]
Sharon Escandon
Shavonne Cox-Coudray [2]
Sheldon Romano
Shernelle Richards [4]
Shirlene Chong Ling [2]
Tessa Prince [5]
Tricia Ashton
Tricia Williams
Yvette Maynard

Teamwork:

Alicia Humphrey
Alisha Seepersad [2]
Amanda Eugene
Bilquees Brown
Brandon Basdeo
Calleen Jones-Noel
Catherine Robinson [2]
Charmaine Giroux-John
Desiree Jacobs-Campbell
Gerard Loney [4]
Glodean Yan Hip
Hanessia Jordan
Heather Charles-Phillip [3]
Jazel Moses
Joseanne Henry [2]
Julia Ramjohn [2]
Kayode Redhead
Keeva Connell
Kerrie-Ann Ramlal
Kharena Chee-Wah
Klyndal Bullard
Kristin Ramesar
Krystle Telesford [4]
Linda Lake-Caesar [3]
Lyndon Superville
Mc Queda Baird
Melissa Paul-Saunders [3]
Mikiel Caruth
Nicole Chang

Paige O'Brien
Rae De Souza
Rayna Comissiong [3]
Robin Pantaleon
Shane Phillips
Sheldon Romano
Shernelle Richards
Stefan Garcia
Terry Lynch
Tessa Prince
Timothy Dookhan [4]
Toni De Freitas [2]
Tracy De Verteuil
Tricia Ashton [2]
Vinessa Lewis [3]
Yvette Maynard

Empowerment:

Bilquees Brown
Glodean Yan Hip
Jinelle Charles
Kristin Ramesar
Lyndon Superville
Nathalia Garcia
Rayna Comissiong
Stefan Garcia
Timothy Dookhan

EMPLOYEE OF QUARTER: October to December 2016

Kerrie-Ann Ramlal

EMPLOYEE OF QUARTER: January to March 2017 -

Lyndon Superville

EMPLOYEE OF QUARTER: April to June 2017

Gerard Loney

EMPLOYEE OF QUARTER: July to September 2017

Stefan Garcia

Employee of the 4th Quarter

2017

*Stefan
Garcia*

Congratulations

*Stefan,
you have made us proud.
Keep reaching for the Stars!*



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Republic Day



Staff Party - A White Affair



Technology Trends For 2018

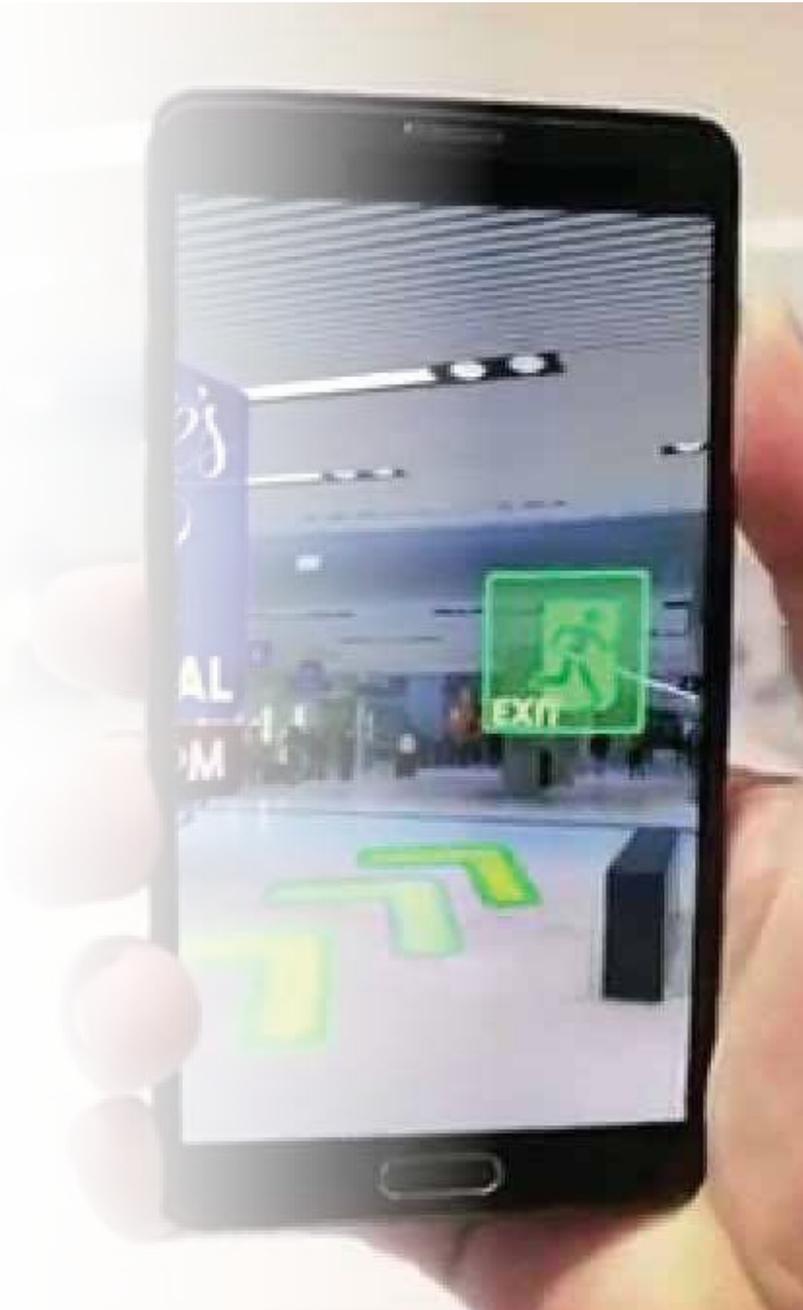
Technology is progressing at an unprecedented speed. Just a few years ago, we did not have smartphones. And now, the rate of smartphone adoption is higher than ever. According to the Pew Research Centre, 77% of Americans owned smartphones in 2016, compared with the measly 35% in 2011. This exponential growth rate means that new technologies are constantly being introduced into the market. Some catch on, and some don't, but by monitoring trends, technological experts can map out the possibilities for the future— and the future is bright.

Internet of Things— now with more things!

For the last few years, the Internet of Things (IoT) has been the hot new technological stage for devices. The basis of this network is “smart devices” that extend beyond just your phone and laptop— smart watches, smart TVs, smart home security systems. By interconnecting these everyday devices, the IoT has been revolutionizing several industries; including medical fields, commercial businesses and technology in the home. In 2018, the IoT is expected to finally have widespread adoption, making the leap from experimental to commercial. Imagine waking up in the morning to your alarm clock, which then alerts your coffee machine to brew you a cup before you even get out of bed. If you wind up in traffic on your way to work, your car could have access to your calendar and know exactly who to contact to let them know you're running late. Everyday life could be automated like never before. On the macro scale, the IoT could make an entire “smart city” that can regulate its own energy use and be more efficient than ever.

Augmented Reality gets real

In 2016, app developer Niantic released Pokémon Go, a game which made unprecedented use of augmented reality (AR). By using phone cameras, the app allows users to interact with magical creatures that appear (through the screen of their phone) to be standing right in front of them. To say it was a success is an understatement. But that was just a fraction of the potential for AR. Finally, companies are realizing that this technology isn't just a gimmick, but an innovative tool that's only going to get bigger. IKEA made use of it as a means of making shopping easier: by allowing users to test out how furniture looks without having to buy or move around anything. They just point their phone screen, and the camera allows them to position and rearrange furniture against the backdrop of their own home. We'll be seeing the landscape of commercial business change drastically as companies catch on to the world of possibilities for augmented reality in 2018.



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20

QUESTIONS WITH KAMILAH PETERSON

JOINED THE TTMF FAMILY ON:

March 6, 2017

PREVIOUS EMPLOYER:

TSTT

POSITION HELD:

Head, Contact Centre

Educational Background:

IMBA Arthur Lok Jack Graduate School
of Business

ORIGINALLY HAILED FROM:

Port of Spain

CURRENTLY HAILS FROM:

Santa Cruz

1. What is your favourite food?

Authentic Indian Cuisine.

2. Three words that best describe you?

Pragmatic, Responsible and Fun-Loving.

3. One weakness?

Chocolate Brownies.

4. What is your idea of a good time?

Attending a Machel Montano concert.

5. What are your Hobbies/Interests?

Travelling, Reading and Shopping.

6. Favourite movie?

Gladiator.

7. Best TTMF experience?

Starting the Contact Centre
operations with a talented team
of Mortgage Assistants.

8. Personal Motto?

I believe that the creative power to
accomplish any imaginable goal dwells
in each of us.

9. Best book you ever read?

The Chrysalids.

10. Favourite Colour?

Blue.

11. What's your idea of success?

Becoming the best version of yourself.

12. Greatest Achievement?

Keeping my family together.

13. What advice would you give someone
aspiring to be in your position/a similar
position?

To always have a plan of action for
achieving your goals. It provides the
sense of purpose and the guidance
needed to maintain your focus in
achieving them.

14. Who is your Role Model?

My Mother, Frances Peterson.

15. Most embarrassing moment?

Stumbling down a flight of stairs in full
view of my staff.

16. Life changing experience?

Trip to India.

17. If you had to do something again,
would you, and what would it be?

Honestly, there is nothing I would like
to do over since my life experiences
have all been enriching.

18. Any elusive goals?

Climbing Mount Kilimanjaro.

19. Greatest fear/phobia?

Being stuck in an elevator.

20. One thing you would like to do before
you die?

Visit Russia.

Get to know your manager



Diwali Dress Up



Customer Appreciation Day - San F'do



Customer Appreciation Day - Chaguanas



Customer Appreciation Day - Tobago



Customer Appreciation Day - Arima



8 Safety measures for your new home

Moving into your own home is exciting. But amid the hustle and bustle, safety issues may not be addressed, even by a cautious new homeowner. There are a few basic precautions you can put in place to keep your home secure.

1) Make friends with the neighbours

It is helpful to have an extra set of eyes looking out for you, and this starts with befriending the folks next door. If you build a solid relationship with them, they can 'throw an eye' on your home when you are travelling for an extended period. They can also collect newspapers and water plants, so your home does not look vacant to any prying eyes.

2) Replace your locks

Even if the previous owners have given their keys to you, it's safer to install new locks. You never know how many spare sets of keys to your front door are floating around out there, and a new lock makes sure that you alone have access to your home.

3) Garden smart

Keeping shrubbery low and trimming trees makes sure there are no areas for intruders to hide. It also allows intruders to be seen should they be attempting to enter your home. A well-groomed garden is also an indication that the occupants of the home are active and present, making your home a less appealing target for intruders.

4) Install motion-sensitive lights

Another way to improve your outdoor security is installing motion-sensitive outdoor lighting. It's an easy, hands-free way to turn on lights when you need them, with the added benefit of illuminating an area if any unusual activity is detected.

5) Watch your waste

Outdoor trash can be a treasure haven for persons looking for sensitive information about your life and your finances. Always shred documents with banking information, phone numbers or anything that you might not want strangers to know. Especially around Christmas, break down large boxes so you don't advertise all the fancy new presents that you would have received.

6) Monitor your digital footprint

With the age of social media, people feel more comfortable sharing parts of their lives online; but be careful what you post. Upload the vacation pictures after you have returned home; not while you're away. Never broadcast when you will not be home or post sensitive information that might fall into the wrong hands.

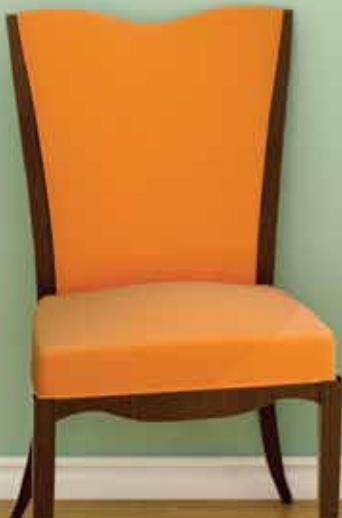
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If your budget allows it, a security system does wonders for your peace of mind. A visible alarm system is an automatic deterrent for possible intruders, and as technology progresses there are systems that allow monitoring from your smartphone.

8) Keep the kids in mind

If you have young children, child-proofing the house is a must. Walk around, and look from a child's perspective: are cleaning supplies and chemicals locked out of reach? Are heavy objects like TVs properly secured so they can't be knocked over? Spend a day in your child's shoes and see your home in a whole new way.

Julia
developed the
habit of putting
away for a
home a long
time ago...



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... she started with spare change but she was consistent.

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Customer Appreciation Day - POS



TTMF CAN

(Corporate Assistance for the Needy)
Project

The TTMF CAN Project is the umbrella under which we conduct our Corporate Social Responsibility Project. There are (5) locations in which we operate our branch network - Arima, Chaguanas, Port of Spain, San Fernando and Tobago. In each of those areas there exist homes for displaced and orphaned children as well as the elderly who are in need of basic care. In 2017 we have identified and assessed the following homes in these areas and have allocated \$150,000 for contributions to these homes based on their need:

- Arima – Joshua Boys’ Home.
- Chaguanas – Dar Ul Aman Freeport Children’s Home.
- Port of Spain – Holy Name Girls Training Centre.
- San Fernando – St. Vincent De Paul – Home for the Aged.
- Tobago – Sylphil Home in Love, Scarborough.

Another element of TTMF CAN was a can drive which ran from October 2nd – 31st. Each Department / Unit was requested to collect canned foods, drinks or snacks. Staff members were also encouraged to invite family and friends to donate to this can drive which was donated to the identified homes. A prize was awarded to the department/unit that brought in the most cans per person.

THE RESULTS!!!!

**We collected a total of 1,786 cans
with an average count of 10.09 cans per person.**

**THE WINNING TEAM (Tobago Branch) BROUGHT IN 323 CANS
With a count of 107.67 cans per person**

Congratulations to the staff of the Tobago Branch.

We are pleased to have distributed the cans to the homes on the basis of the number of its residents.

Volunteerism is a major component of the CSR Project and together we can contribute positively toward the lives of those less fortunate. Most of them are facing daily challenges and we have the tools to make it easier for them.

TTMF Can





TRINIDAD BLACK CAKE

Ingredients

FOR THE CAKE

- 1 lb unsalted butter
- 1 lb sugar
- 8 eggs
- 1 tsp lemon essence
- 2 tsp lime rind (zested)
- 2 tsp almond essence
- 2 tsp vanilla
- 1 lb all-purpose flour
- 4 tsp baking powder
- 2 tsp mixed spice
- 1/2 tsp grated nutmeg

THE FRUIT BASE

- 1 lb pitted prunes
- 1 lb raisins
- 1 lb currants
- 1 bottle cherry brandy
- 1 bottle rum

THE BROWNING

- 1 lb brown sugar
- 1/2 cup boiling hot water

Directions

Three days before:

1. Chop all the fruits and place in a large bowl.
2. Pour cherry brandy and rum and leave in a cool corner, covered, so that it can soak up the alcohol.
3. 3 days before is optimum but the longer you leave it the better! One day should be minimum though!

Baking day – Blend Fruits:

Pour the soaked fruit and remaining juices into a blender and blend until thick and chunky.

Prepare The Browning:

Burn the sugar until it has caramelized and add hot water gradually. Let this mixture cool.

1. Preheat oven to 275F
2. Cream the butter and sugar.
3. Add eggs one at a time, mixing in
4. Add lemon zest, almond essence and vanilla
5. Mix and sift flour, baking powder, mixed spice and nutmeg.
6. Gradually add sifted ingredients to creamed mixture
7. Mix in fruit base and 'browning' prepared earlier
8. Pour batter into greased baking dishes
9. Bake for 3 hours
10. Once removed from the oven soak with equal portions of rum to your liking

Enjoy!

Recipe courtesy Naparima Girls High School Cook Book

BRAINGLE

Instruction:

Decipher the meaning of the words and pictures in each square. For example, in the first square, you have the word "MAN" and the word "BOARD". The man is written on top of the board so the picture stands for "Man Over Board".

MAN BOARD	STAND I	READING	MIND MATTER	ECNALG
TOUCH V	DEATH LIFE	GOING DIET	LE VEL	CYCLE CYCLE CYCLE
BAN ANA	NOON LAZY	R ROAD A D	PAS	BJAOCKX
++	XQQQME	NAFISH NAFISH	TIME ABDEF	YOUR REST
DEAL	GESG	III III O O	CLOSE CLOSE CLOSE CLOSE	GROUND ??? ???

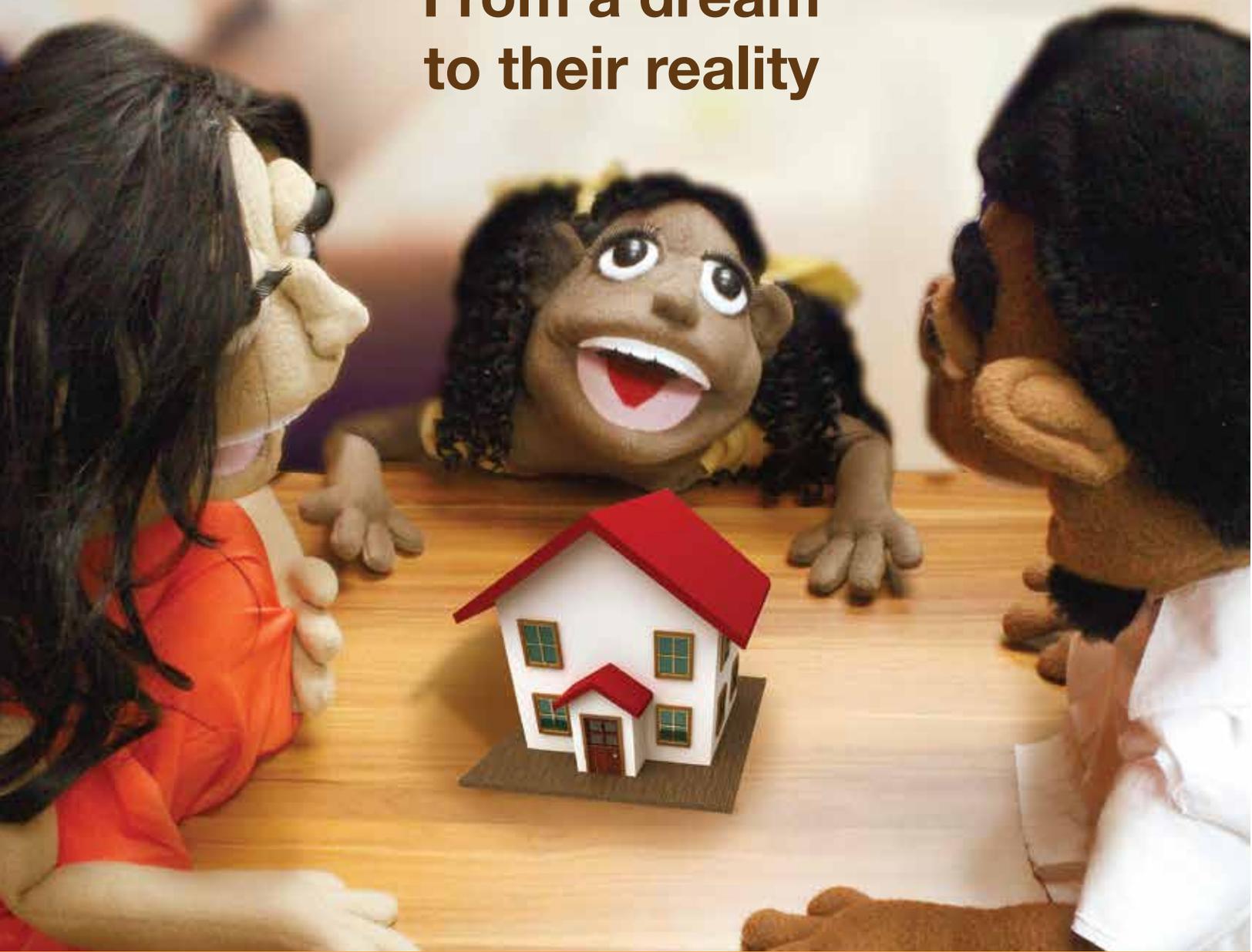
Entry Form	Name:	<input type="checkbox"/> Ruby Tuesday
	Contact info:	<input type="checkbox"/> TGI Friday's
		<input type="checkbox"/> Zanzi Bar

Fill out the entry form attached with your answers and place it in the specially marked box located in the Reception Area, 2nd Floor East. Participants from the branches may forward their entries to Sharon Daniel-Munroe – Marketing Department, in a suitably marked envelope. The deadline for submission is January 10th, 2018 at 4:15 pm. Late entries will not be accepted.

On your entry form, please include your contact information and indicate your preference for one of the following: Ruby Tuesday, TG I Fridays or Zanzi Bar. Only one entry per person is allowed. Neither photocopies nor e-mail will be accepted. The first correct entry chosen by random draw will be declared the winner and will be announced on January 12th, 2018.

The competition is open to TTMF employees only. Management and staff of the Marketing and Public Relations Department are not eligible to enter.

From a dream
to their reality



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