

JUNE 2019

# INSIGHT

*Strength In Unity*



Trinidad & Tobago  
Mortgage Finance  
Company Limited

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## CHIEF EXECUTIVE OFFICER'S NOTE



As with any other organisation, we at TTMF are challenged by the future and what it holds for our businesses, families and lives. We face these challenges and meet our obligations with a sense of pride and responsibility. In the broader context, we provide a valuable financial service that helps thousands of people achieve their dream of home ownership. To do so, we continue to perfect what we do, collaborating with our colleagues to achieve that perfection.

At the community level, we proudly execute various social initiatives and programs, such as our popular Customer Appreciation Day, recently held at our Arima and Chaguanas branches, with team members, stakeholders, families and friends. We strive to ensure that this culture of unity at TTMF is embedded and permeated throughout our environment.

But, in the words of Helen Keller, "Alone we can do so little; together we can do so much." We must never forget our internal community, our staff, who possess different strengths and skills. It's important that we find our place within the organisation, a place where we can harness our skills for the improvement of the whole, and for our own self-development. We must see ourselves like a jigsaw puzzle, a collection of individual pieces which, when put together correctly, unite to make a beautiful picture. So, too, must we work with our peers to achieve greatness for the common good.

### STRENGTH IN UNITY

*"Teamwork is the ability to work together towards a common vision. The ability to direct individual accomplishments towards organisational objectives."*

*Andrew Carnegie.*

The strength and unity of the staff at TTMF makes us stand solid and firm. It's what makes us family. And, as a family, we exist within a broader social context; apart from our professional and corporate obligations, we are also accountable to our nation, our communities and ourselves.

We do this with supportive management, an honest and open corporate culture, and in-house programmes such as **Transformers**, our recently formed wellness program, which seeks to ensure that we adopt healthy lifestyles and behaviours in the workplace. For we can only bring our all to our jobs when we ourselves are complete, healthy and whole.

So let's continue to become stronger together, remembering that there is strength in unity, as we strive to support our valued customers, partners, stakeholders and employees.



## HOW TO BE A GREAT TTMF EMPLOYEE

**Y**ou joined TTMF because you wanted to serve, to help fellow citizens realise their dream of home ownership. You understand why we approach each task with passion and build on our reputation of financial stability, trustworthiness and friendly service every day. But like any company, the TTMF is made up of individuals, and each one of us is responsible for maintaining the stellar brand reputation that we have worked so hard to achieve. We don't just want to be good employees . . . we want to be great employees. It begins within. It begins with the determination to constantly grow your strengths and work consciously on your problem areas. It begins with a decision to go past 'good enough' all the way to 'wow'.

Here are a few ways to start.

**Strive to do more and to be more.** You're here because the company believes in you. We saw that potential the moment you walked through the door. Build on those strengths. Upgrade your skills. It's not enough to educate yourself to do the job you have; prepare for the next level, so when the time comes, you'll be ready.

**Meet and exceed your targets**—so that TTMF can meet and exceed theirs. Assess your targets, determine what it would take to meet them . . . and then ask yourself what it would take to go one step further. No race was ever won, no prize ever earned, by someone who was content just to do the minimum.

**Meet and exceed customer expectations.** TTMF is, without question, the first name that comes to mind when customers think of home financing, and rightfully so. We must, therefore, meet our customers' needs not only with fiscal propriety and transparency, but with warmth, compassion and encouragement. We must treat our customers the way we would wish to be treated if we were taking one of the biggest steps of our life.

**Participate in company events.** Balance is key. We work hard, so why not play hard? Gathering for seasonal events, staff parties and even informal get-togethers not only helps to relieve stress, but builds and strengthens relationships with peers and superiors.

**Accept feedback.** If it's positive, do more of same. If it's negative, you can pout or you can fix things: your choice.

**Know your company inside out.** Understand the business enough to be able to explain to strangers what we do. Don't just learn our mission and vision, embrace and exemplify them. Become a TTMF advocate.

**Be focused, humble and honest** . . . that's where true greatness lies.

# OWNING VERSUS RENTING



There is a saying that most of us grew up hearing: paying rent is like throwing money away and it makes more sense to put the money towards a mortgage.

Whether you agree or disagree with the saying, renting is not without its benefits: you do need a place to live, you don't have to pay property taxes, your landlord takes care of maintenance of the property and home repairs and it's easier to move.

The cons of renting? All of us are familiar with at least one of these: you have to ask permission to do most things related to the house—from repainting the walls to bringing someone to live with you, even if it is for a few months. You may have to uproot if your landlord decides to sell, and you don't have any privacy; your landlord can knock on your door at any time to do checks around the house.

Buying a home requires a lot of paperwork up front and, as an owner, you are on the hook for property taxes and maintenance expenses. The pros, however, far outweigh the cons. Apart from not having a landlord to answer to, you have control over your living space, stability, and you build equity as a homeowner.

Even if you're still on the fence on renting vs buying a house, it's a good idea get prequalified by the TTMF. This process assesses your financial information and determines what value of property you can afford.

Prequalification takes into consideration your age, income and financial commitments (hire purchase, car loan, etc. ). You will need to make an appointment with the TTMF. Walk with your ID, recent pay slip and job letter.

Following the pre-qualification process, you might just learn that you can actually afford to buy a home with a larger space, in a better neighbourhood than your current rental home, with a mortgage that's cheaper than what you're paying in rent.

So why not give prequalification a try?



# BUYING LAND

Let's get one thing clear: buying land is NOT as straight-forward as you may think. Since it is the largest single investment that you're likely to make in your lifetime, much consideration, patience and care should be taken with this process.

From the day that you notice the "For Sale" sign to actually acquiring the property, there is so much to be done. To avoid making a bad decision you also have to do a lot of research. Since it's your hard-earned money that is funding this venture, don't be afraid to ask a lot of questions: Is the land you're interested in approved by Town and Country for residential purposes? Is the vendor involved entitled to sell? Does the vendor have a registered deed? Are all rates and taxes paid up on the land? Do other people have rights to the land that the vendor isn't telling you about?

Yes, buying land can be a tedious task; just do your homework before you take the plunge.

Here are some tips offered by sale experts:

1. Can you really afford the land? The only way you can be sure is to be pre-qualified. TTMF's pre-qualification process analyses your financial information to calculate your price range. This will help you set a realistic budget and you just have to stick to it.
2. Ensure that the property is clear of liens. You can do this by hiring a private title clerk to conduct a Registered Land Title Search at the Land Registry, Ministry of the Attorney General and Legal Affairs.
3. Consult a builder before choosing a site.
4. Hire your own surveyor to get a new survey.
5. Research the area that you are considering. Who are your neighbours? By visiting the land often you'd get some idea. Also, review roads and access.
6. Be prepared to put a 10 % down payment on financing.
7. Ask a lot of questions and if you're not satisfied with the answers, move on to another property.

# GET TO KNOW YOUR MANAGER

## Get To Know Your Manager

Twenty Questions With **Nahshon Ramlal**



Joined the TTMF family on: December 3rd, 2018  
 Previous employers: Progressive Credit Union, W.A.S.A.,  
 Guardian Holdings Limited, Superpharm Ltd.,  
 D. Montgomery & Co.  
 Positions Held: Manager - Accounting, Senior Internal  
 Auditor, Financial Analyst, External Auditor  
 Educational Background: MBA, ACCA, Presentation  
 College, Chaguana  
 Originally hails from: Cunupia  
 Currently hails from: Cunupia

- 1. What is your favorite food?**  
East and West Indian curry, doubles, jerk, steak, sashimi, Chinese And KFC.
- 2. Three words that best describe you?**  
Ambitious, pragmatic, well-rounded
- 3. One weakness?**  
I tend to get bored easily.
- 4. What is your idea of a good time?**  
A house party with family and friends enjoying drinks, music and good food.
- 5. What are your hobbies/interests?**  
Travelling, sports, action sports, rollercoasters, beekeeping, history, cooking.
- 6. Favorite movie?**  
The Matrix series.
- 7. Best TTMF experience?**  
Participating in the CARIFIN games, especially cricket.
- 8. Personal motto?**  
I try to live by one of my favorites quotes:  
"Live as if you were to die tomorrow. Learn as if you were to live forever." – Mahatma Ghandi.
- 9. Best book you ever read?**  
The Art of War.
- 10. Favorite colors?**  
Chocolate brown and gold
- 11. What's your idea of success?**  
Being contented with all my circumstances, having balance in all important areas of my life and the time and resources to pursue my passions.
- 12. Greatest achievement?**  
Creating the design and managing the construction of my home largely on my own.

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

Set goals (all types health, career, professional, etc.) in life and create a realistic plan to achieve those goals. Work hard and smart with discipline and determination to execute the plan. Additionally, surround yourself with genuine, progressive and successful people who can add value to your life and vice versa.

### 14. Who is your role model?

I do not choose to model any one person but rather certain behaviors of several persons such as Albert Einstein, Leonardo Da Vinci, Mahatma Ghandi, Richard Branson, among several others

### 15. Most embarrassing moment?

Mmmmm ... I plead the fifth.

### 16. Life changing experience?

The birth of my daughter.

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

I do not dislike my profession but if I had the chance I would definitely pursue cricket as a career.

### 18. Any elusive goals?

To be fluent in another language.

### 19. Greatest fear/phobia?

Losing my sight.

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

Travel the world.

“  
Set goals in life  
and create a  
realistic plan  
to achieve  
those goals.”



# NEW HIRES

- Jessell Moraldo-Cumberbatch January 07, 2019
- Lisa Grannum January 07, 2019
- Shari Maule May 01, 2019
- Mark Bobart May 13, 2019



**Jessell Moraldo-Cumberbatch**



**Lisa Grannum**



**Shari Maule**



**Mark Bobart**

# EXITS:

- |                     |                  |                  |                   |
|---------------------|------------------|------------------|-------------------|
| • Dillon Soondar    | January 18, 2019 | • Phillip Joseph | February 27, 2019 |
| • Kiva Archer       | January 18, 2019 | • Kyle Andrews   | March 20, 2019    |
| • Nailah Assing     | January 18, 2019 | • Curtis Borel   | March 25, 2019    |
| • Tishanna Mitchell | January 18, 2019 |                  |                   |

# MOVERS & SHAKERS

- **Angel Williams** – transferred from the Mortgage Operations Unit to Branch Operations, San Fernando within the Mortgage Services Department with effect from January 06, 2019
- **Kadesha Coker** – appointed to the position of Mortgage Assistant within Branch Operations, San Fernando with effect from February 01, 2019
- **Mc Queda Baird** – transferred from the Mortgage Operations Unit to the Mortgage Origination Unit within the Mortgage Services Department with effect from February 04, 2019
- **Bilquees Brown** – transferred from the Corporate Services Department to the Contact Centre Unit within the Mortgage Services Department with effect from February 04, 2019
- **Shavonne Cox Coudray** – transferred from the Mortgage Origination Unit to the Contact Centre Unit within the Mortgage Services Department with effect from February 04, 2019
- **Shernelle Richards** – transferred from the Mortgage Origination Unit to the Contact Centre Unit within the Mortgage Services Department with effect from February 04, 2019
- **Marisa Gooding-Charles** – transferred from the Mortgage Origination Unit to the Contact Centre Unit within the Mortgage Services Department with effect from February 04, 2019
- **Sheldon Romano** – transferred from the Mortgage Origination Unit to the Contact Centre Unit within the Mortgage Services Department with effect from February 04, 2019
- **Aaron Dyer** – transferred from the Mortgage Operations Unit to the Mortgage Origination Unit within the Mortgage Services Department with effect from February 04, 2019
- **Tenilla Henry** – transferred from the Mortgage Operations Unit to Branch Operations, Chaguanas within the Mortgage Services Department with effect from February 04, 2019
- **Javid Hosein** – transferred from the Mortgage Operations Unit to Branch Operations, Arima within the Mortgage Services Department with effect from February 04, 2019
- **Khalisha Joseph** – transferred from the Mortgage Operations Unit to the Mortgage Origination Unit within the Mortgage Services Department with effect from February 04, 2019
- **Isaiah Phillip** – transferred from the Mortgage Operations Unit to the Mortgage Origination Unit within the Mortgage Services Department with effect from February 04, 2019
- **Dimitri Songui** – transferred from the Mortgage Operations Unit to the Mortgage Origination Unit within the Mortgage Services Department with effect from February 04, 2019
- **Ria Springer** – transferred from the Mortgage Operations Unit to the Mortgage Origination Unit within the Mortgage Services Department with effect from February 04, 2019
- **Michelle Toussaint** – transferred from the Mortgage Operations Unit to the Mortgage Origination Unit within the Mortgage Services Department with effect from February 04, 2019
- **Nickolai Williams** – transferred from the Mortgage Operations Unit to the Mortgage Origination Unit within the Mortgage Services Department with effect from February 04, 2019
- **Brent Mc Fee** – secondment to the Home Mortgage Bank to the position of Chief Executive Officer (Acting) with effect from February 11, 2019
- **Christian Clarke** – appointed to the position of Mortgage Officer within the Collections Unit of the Mortgage Administration Department with effect from April 01, 2019
- **Afiya Marcial** appointed to the position of Assistant Manager within the Mortgage Administration Department with effect from April 01, 2019
- **Jennifer Joseph-Lovell** appointed to the position Senior Mortgage Officer within the Mortgage Origination Unit of the Mortgage Services Department with effect from May 01, 2019
- **Nathalia Garcia** transferred from the Mortgage Operations Unit to the Mortgage Origination Unit within the Mortgage Services Department with effect from May 13, 2019

# REWARD & RECOGNITION – 2019

## STARS – January 01 – May 31, 2019:

### RESULTS ORIENTED

Angel Williams  
Jennifer Joseph-Lovell  
Kharena Chee Wah (2)  
Kindlelan Mitchell  
Krystal Proudfoot  
Symone Young

Mc Queda Baird (4)  
Nickolai Williams  
Rayna Barrow (2)  
Shavonne Cox Coudray (4)  
Shernelle Richards  
Tenilla Henry (2)  
Terry Lynch  
Vinessa Lewis

Paige O'Brien  
Ronise Williams  
Toni De Freitas

### EMPOWERMENT

Jinelle Charles  
Marcus Phillip (2)  
Mc Queda Baird  
Miriam James  
Paige O'Brien  
Sherwin Samsoodar  
Tenilla Henry  
Toni De Freitas

### CUSTOMER FOCUSED

Chakiel Maloney  
Davina Jagmohan (4)  
Dimitri Songui (2)  
Isaiah Phillip  
Javid Hosein (5)  
Jinelle Charles  
Kerry Gibson (2)  
Kevin Jeremiah  
Krystin Rose  
Lennis-Ann Howard-Crichlow  
Marisa Gooding-Charles (2)

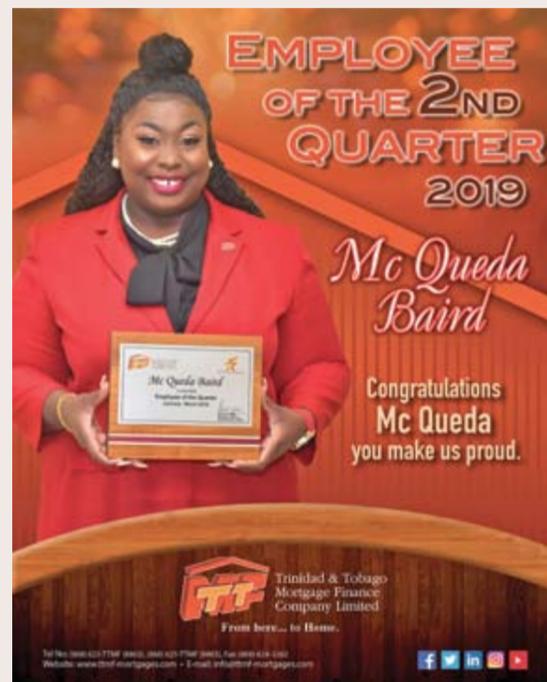
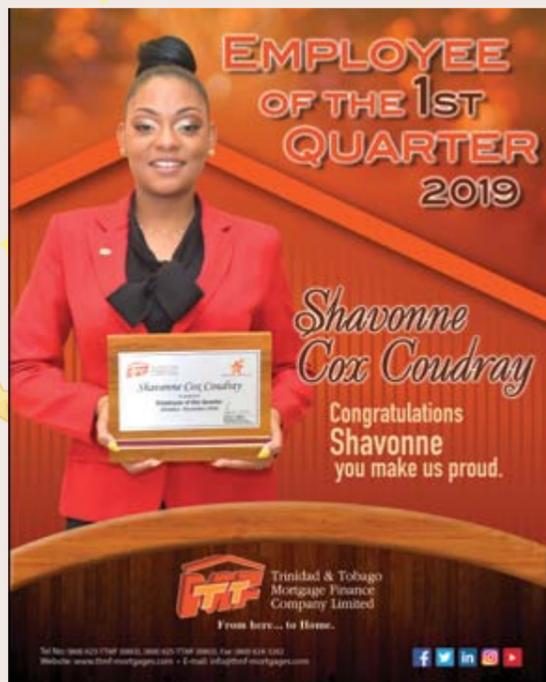
**TEAMWORK**  
Angel Williams  
Corey Joseph-Samaroo  
Crystal-Marie Salandy  
Danielle James  
Jennifer Joseph-Lovell  
Kadesha Coker  
Karen Ramdeo  
Kindlelan Mitchell  
Krystal Proudfoot  
Krystle Telesford  
Maxine Phillip

### EMPLOYEE OF THE QUARTER:

October to December 2018:  
Shavonne Cox Coudray

### EMPLOYEE OF THE QUARTER:

January to March 2019:  
Mc Queda Baird



# KEYS TO TRANSFORMATIVE WELLNESS

Health and wellness are important for all of us at TTMF. After all, healthy bodies foster healthy minds and in turn increases overall productivity (at work and otherwise)!

Our **Transformers** wellness philosophy goes beyond the basics, such as maintaining a healthy weight, reducing your risk of diseases and improving your overall quality of life. **Transformative** wellness is about taking charge of the little things over which you have control. It brings you to a state where the many aspects of yourself are in balance and harmony. Here, you feel all right in your own skin and in the world.

Of course, you want to be in good physical condition; free from pain or illness; eating well and exercising; and managing your weight, vital statistics, and other critical physical indicators.

But that's not all. Here are more elements to consider on your journey towards **Transformation**.

## Professional wellness

Find fulfilment in what you do here at TTMF. Encourage an environment in which you feel comfortable to make contacts, build relationships, and keep growing. *For more, read our tips on how to be a great employee in this issue.*

## Environmental

Your surroundings can keep you well . . . or not. Keep your work space clean and uncluttered. Surround yourself with beauty and visual harmony. Respect the elements of nature that work together to complete us. *Great ways to achieve this: gardening, long walks, and beach time.*

## Mental and emotional

Look after your mental health. Seek help if depression, stress, or anxiety strikes. Confide in a religious leader or close confidant. Look out for your colleagues as well. If you see someone hurting, open your heart. Offer a helping hand. *Yoga, meditation and charity work also help.*

## The Transformers Mission

To improve the overall health and fitness of staff by being cognizant of some of the little things that you have control over, such as rest, water intake, better food choices and physical activity.

## The Transformers Vision

Taking time to restore and nurture a sensible lifestyle from wherever our current health regimen may be. Energetic and relentless in our journey to a sustainable, healthier lifestyle.

## Spiritual

Whoever you believe in, whatever you believe in, let love resonate through you and pour out of you. Connection with a higher being—or nature, or our inner selves—is essential. *Pray, teach, meditate on love and harmony.*

## Financial

At TTMF, we support our fellow citizens in their quest for material stability. Let's do the same for ourselves. Practice self-control and wise money management, and seek sound advice when you need it. *Give yourself a financial health check-up today.*

## Intellectual

Feed your hungry mind and it will grow. Be curious. Ask questions. Take a class. Teach a class. *Share your knowledge with those around you; it will only make our company stronger.*

## Social

Humans were designed to interact. We crave connection. We nourish our souls through our relationships. Keep them healthy and strong—here at work and in your personal life—with respect, honour, trust and love. *Be a friend to someone who needs one. Stay well.*



Carifin Family Day



**Carifin-Geen Mile**



**Carifin-Football & Cricket**



**Carifin-Torch Relay**



Hiking



# SITUATIONAL AWARENESS AS WE MODERNIZE & BEAUTIFY

By Karen Antoine-Reid

As we modernize and beautify the work environment for our improved comfort, you will see contemporary tiles, sleek new hand rails, and trendy backsplashes, but, during the renovation process you would also notice safety signs to help protect staff and customers from injury and harm. You may have heard the phrase, 'safety is everyone's responsibility' and therefore it is important to consider, how can I help keep myself and others stay safe during this time? Practicing situational awareness is the key.

Situational awareness is being aware of what is happening around you in terms of where you are, where you are supposed to be, and whether anyone or anything around you is a threat to your health and safety.

Our knowledge and experience enables us to understand what is going on around us and helps us to determine if it is safe. However, our situational awareness is only as accurate as our own perception or reading of the situation. How we read a situation can be influenced by many things, such as the type of information we have been given, our own experience and the distractions in the workplace.

So how can you improve your situational awareness to avoid incidents? To do this you should get in the habit of regularly pausing to make a quick mental assessment of your environment by considering the following questions:

- Is there anything around that poses a threat to my health and safety and if so, to what extent?
- Is the threat big enough that I should seek immediate assistance to help get the problem fixed?

- Is there anything I can do to safely reduce that threat in order that I can carry on working safely?

A simple technique called the SLAM Technique can also help you to remember how you can practice situational awareness in the workplace effectively. SLAM consists of four easy steps:

- S - TOP:** engage your mind
- L - OOK:** at your workplace and find the hazards
- A - SSESS:** the effects that the hazards have on you and the people around you
- M - ANAGE:** Report the hazard to your line supervisor and to the Safety Officer so that the hazard can be mitigated to allow work to be continued safely.

This is indeed an exciting time for TTMF, and we need all hands on deck to see this beautiful change.

# BRAINGLE

First complete the 7-letter word at the top of each diagram. Then use the last two letters of the first word as the first two letters of the second word.

If you get stuck, try starting at the bottom of the diagram and working your way up, in reverse.

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<b>ENTRY FORM</b>	NAME .....	<input type="checkbox"/> Town Restaurant
	CONTACT INFO .....	<input type="checkbox"/> TGI Friday's <input type="checkbox"/> La Cantina

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 – Corporate Communications Department, in a suitably marked envelope.  
The deadline for submission is August 09, 2019 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: Town Restaurant, TGI Fridays or La Cantina. 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 Aug 13, 2019.  
The competition is open to TTMF employees only. Management and staff of the Corporate Communications Department are not eligible to enter.

# TAKE ADVANTAGE OF OUR LOW MORTGAGE RATES

With our **2%** or **5%** mortgages, you can qualify for \$20,000 for the purchase of major appliances\*



\* SPECIAL CONDITIONS APPLY. SUBJECT TO NORMAL LENDING CRITERIA. IN COLLABORATION WITH THE MINISTRY OF HOUSING AND URBAN DEVELOPMENT.

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# PAN-SEARED PORK CHOPS

## with Roasted Fennel and Tomatoes

One pan, a handful of ingredients, and 30 minutes are all you need to put this impressive pork chop skillet dinner on the table. This flavor-packed, single-skillet supper is an easy dinner for two that feels like something special. It's also an ideal recipe for one, as the leftover chop and veggies reheat well for a next-day lunch worth looking forward to.

### Ingredients

- 2 tablespoons olive oil
- 2 (12-oz.) bone-in pork chops
- 1 teaspoon table salt
- 3/4 teaspoon black pepper
- 2 cups cherry tomatoes (about 8 oz.)
- 1 large fennel bulb, cut into wedges, fronds reserved
- 1 bunch fresh thyme
- 2 garlic cloves, crushed
- 2 tablespoons red wine vinegar

Source: <https://www.nyrecipess.com/recipe/pan-seared-pork-chops-fennel-tomatoes>

### How to Make It

#### Step 1

Preheat oven to 400°F. Heat olive oil in a 12-inch cast-iron skillet over medium. Sprinkle pork chops with salt and pepper, and add to hot oil. Sear pork chops until golden brown, 3 to 4 minutes on each side, lightly searing the sides to render some of the fat. Transfer pork chops to a plate.

#### Step 2

Add tomatoes, fennel, thyme, and garlic to skillet over medium; toss to combine. Cook, scraping skillet to loosen browned bits, until fragrant, about 2 minutes. Remove and discard garlic. Place pork chops on top of vegetable mixture, and roast in preheated oven until a thermometer inserted in thickest portion of chops registers 145°F and vegetables are tender, 6 to 10 minutes.

#### Step 3

Remove and discard thyme. Transfer pork chops to a plate, and let rest 5 minutes. Add red wine vinegar to vegetables, and stir to combine. Serve pork chops over vegetables, and top with reserved fennel fronds. For a heartier meal, serve over polenta.

# WE CAN'T HELP BUT HELP



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