

DECEMBER 2020

INSIGHT

We Are Committed And Customer Focused



Trinidad & Tobago
Mortgage Finance
Company Limited

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MANAGING DIRECTOR/ CEO'S MESSAGE

The availability of affordable mortgage financing and one's ability to continue to pay one's mortgage instalments, in a volatile economic climate, is a major concern for our customers, partners, and employees, as we may all be financially challenged. Notwithstanding this, everything we do at TTMF strives towards achieving the best quality service to our customers.

Feedback from our customers upon completing their mortgage transactions provides guidance on how we can enhance future customer experiences with improved products and services. We use this information to restructure our internal resources to keep stride with the changing environment and to accommodate increased customer demands.

This reorganization is supported by the use of our social media platform, a key marketing tool that facilitates interaction and engagement with our young adult customers, which is of paramount importance as we prepare them for home ownership.

We continue to offer a safe and comfortable environment at our branches where the necessary protocols are in place to ensure that both our internal and external customers are protected during in-person interactions.

We are committed to ensuring that our customers get out of their interactions with us, services and products of the highest quality, while making home ownership an easy and rewarding experience. ■



**Robert C. Green,
Managing Director/CEO**

WE ARE COMMITTED AND CUSTOMER FOCUSED

"Quality in a service or product is not what you put into it. It is what the customer gets out of it."

- Peter Drucker.

TEAMWORK FOR CUSTOMER CARE



The demands placed on employees to operate efficiently, to become creative and innovative, and to be receptive to learning and development, require greater collaboration and teamwork. This has become even more important in a COVID-19 environment, which has challenged organisations to function more efficiently to achieve growth and sustainability.

The ongoing pressures of socially distanced teams and the rotation of staff have necessitated changes in the way business is conducted. At TTMF we continue in our pursuit of excellence by updating our online procedures for our customers and improving our knowledge and skills about our products, so customers are met with the highest level of professional resources.

A customer-centric organisation is at the heart of what we do as a team. Management continues to focus on training and development as a priority, to ensure customers are provided with the highest quality and level of service for a good customer experience.

The service we offer to our customers at all our branches has enhanced teamwork by our staff, who are committed to ensuring customers' satisfaction using updated online systems. We can respond to enquiries and provide mortgage financial solutions, in a socially distanced environment where communication among our peers demands accountability. The success of these tasks requires more cooperation and attention to detail.

We must be reminded that in order to continue to deliver excellent service to our valued customers, we must work together as a team. This effort not only reduces workload responsibilities but helps bring the creative minds together and strengthens the bonds of an innovative culture. ■



OUR ONLINE SERVICES WILL KEEP YOU SAFE

We have responded to concerns over the Covid-19 pandemic by offering you more options to conduct business with us, so you and your family can minimise exposure and continue to be safe.

We have implemented an Online Customer Service Centre which is accessible on our website. You can find the link directly under the Customer Service tab. Here, you can access some of our routine services digitally. You will find options for:

- Requesting documents
- Managing payments
- Booking appointments, and more.

Requesting documents

When requesting documents, select the type of document you require. Options include: Detailed Payment History; Confirmation of mortgage interest paid; First-time homeowner's letter; Non-indebtedness letter, Principal Balance Letter and many more.

Documents will be forwarded to you via email, TTPOST, or you can collect it. Some document requests may attract a fee, which you can pay via online banking, or charge to your TTMF account before completing the document request form. You will need to upload your cyber receipt, a photo, or a screenshot of your receipt as proof of payment.

Online payments

Our online payment options include:

Direct Debit Authorisation. Completing this form, which is available on our website, authorises us to debit your bank account monthly to pay your mortgage instalment electronically and automatically.

Making your mortgage payment using your online banking account with your bank. You can also visit any branch of Republic Bank and make a deposit directly to TTMF's bank account. You will need to include your TTMF Account number(s) when making the payment. When completed, use the link [Mortgage Proof of Payment](#) on our website, to submit proof of payment to us. This will ensure that the information is promptly received and will be accurately allocated.

Financial hardship due to Covid-19

Customers experiencing financial hardship due to the impact of Covid-19 were offered mortgage instalment deferrals for March, April, and May only. If you are still experiencing difficulty, we encourage you to schedule an appointment with a Collections Officer to discuss your options.

At TTMF, we understand that the global pandemic has changed the way we do business, and we are making use of technology to offer you alternative ways to ensure that your mortgage experience with us continues smoothly. ■

INSIGHT



AVOID MORTGAGE MISTAKES

Home financing might be one of the largest and most important investments in your life. The choices you make now will affect you and your finances for years to come, so make informed decisions and proceed wisely.

1.DON'T pay your bills late. Maintain a good credit rating

A poor credit history will have a negative effect on your borrowing potential. Keep up with instalments, and monthly payments on all financial commitments in a timely manner. Frequent borrowing or attempts to borrow can also affect your credit profile. Remember that all financial institutions subscribe to the Automated Credit Bureau and use the information on your financial history to help determine whether you qualify for a loan.

2.DON'T make a down-payment before being prequalified. Make sure you are prequalified before making a down-payment

Speak to one of our Customer Service Champions to get a clear picture of what you can afford. Falling in love with your dream home is wonderful but be wary of making a commitment that you may not be able to afford.

Getting pre-qualified will help you determine the loan amount you can afford before you sign a purchase agreement. It will prevent you from entering into an agreement, which may include paying a deposit, and then finding out you are unable to obtain the financing you need. If that happens, you might lose your deposit. Prequalification will also give you an idea of what

mortgage amount you can afford. That amount plus your savings that you can put towards the purchase will help to focus in on what value property you can afford to buy or build.

3.DON'T borrow as much as you can. Borrow only what you need

It may be tempting to borrow a larger sum to minimise the deposit you have to pay, but this will increase your monthly payments and/or lengthen the period of the mortgage. It will also increase the time before you can enjoy any significant equity in your home.

The maximum mortgage instalment should not exceed one third of your gross monthly income.

4.DON'T forget the additional fees associated with your mortgage. Plan for closing costs

Remember that your housing costs will also include expenses like property taxes, legal fees, stamp duty and homeowners insurance. Closing costs can range from 5%-7% of the loan amount.

5.DON'T spend all your savings. Keep some cash left over.

Even after you close the purchase, keep some cash left over for unforeseen expenses, like a water pump or security systems.

Obtaining a mortgage is a life-changing event, so make sure you plan carefully. Call us at TTMF, visit our website at [ttmf-mortgages.com](#), or make an appointment to visit any of our five branches for sound advice. ■



INSIGHT

CORPORATE SOCIAL RESPONSIBILITY

TTMF Helps Students In Online Learning



BELOW LEFT

Marsha Rae Leben, Manager, Corporate Communications – TTMF; Lawrence Herman, Principal; Brenelda Cornwall-John, Business Operation Assistant

BELOW RIGHT

Marsha Rae Leben, Manager, Corporate Communications – TTMF; Gail De Coteau – Principal; Adrian Singh - Student



We were happy to support the Ministry of Education's new system of online learning where the classes are being held virtually due to the COVID-19 pandemic. The reality is that some of our nation's students do not have the resources to access this new method of teaching for varying reasons. It is with this in mind that through our Corporate Assistance for the Needy programme, (TTMF CAN), tablets were given to ninety-six Standard Five students, who will be sitting the SEA examination in 2021.

The devices were delivered to, Plum Road Presbyterian Primary, Carapichaima Anglican Primary, El Socorro Hindu School, Penal Rock Road RC School and Roxborough Anglican Primary, corresponding to schools within our five



office locations; Arima, Chaguanas, Port of Spain, San Fernando and Tobago, enabling them to access the education they need for academic success

The tablet of choice was the Amazon Fire HD 10 which has 32GB of internal storage. It was loaded with the online applications recommended by the Ministry of Education: Google Classroom, Microsoft Office 365 and Microsoft Teams. Parental Control has also been engaged and all in-app purchases were blocked to ensure information security and solely usage for educational purposes

We are more than just a mortgage company but an institution that has and will continue to be socially responsible. ■

GET TO KNOW YOUR MANAGER

**TWENTY QUESTIONS
WITH
RYAN RAMSARAN**



Joined the TTMF family on: July 1, 2020

Previous employers: Trinidad and Tobago Police Credit Union, Ministry of Planning and Development, Ministry of Public Administration, Digicel Group Jamaica

Positions Held: IT Manager, IT Rollout Country Manager

Educational Background: Heriot-Watt MBA, BSc

Computer and Information Systems, PMP, ITIL, MOF

Originally hails from: Princes Town

Currently hails from: St James

What is your favorite food? Anything Italian

Three words that best describe you? Committed, Easy Going, Family Oriented

One weakness? Believing in the best of people until proven otherwise

What is your idea of a good time? Spending time with family and close friends in a private setting

What are your Hobbies/Interests? Motorsport Racing, Off Roading, Travelling the World to experience different cultures and trying different foods

Favorite movie? Too many to list. Generally, any action film or movies with happy endings and absolutely no Horrors.

Best TTMF experience? Overall warmth and acceptance by TTMF staff and more so the IT Team.

Personal Motto? Work Hard, Play Harder

Best book you ever read? Don't have one

What's your idea of success? Being able to look back at your accomplishments/achievements and having no regrets.

Greatest Achievement? My Daughter

What advice would you give someone aspiring to be in your position/a similar position? Work hard, learn to listen to other opinions and most importantly, love what you do

Who is your Role Model? I have role models for different aspects of my life.

Most embarrassing moment? Not PG13 enough.

Life changing experience? The birth of my daughter

If you had to do something over again, would you and what would it be? I would not, as every event that has previously occurred has led to who I am today and who I will be in the future. I look at these as lessons learnt.

Any elusive goals? None to date

Greatest fear/phobia? Eaten by a shark lol!

One thing you would like to do before you die? Have no regrets ■

NEW HIRES



Meredith Nicome
August 17
2020



Marissa Francois - Williams
August 03
2020



Felina Sankar
July 27
2020



Keizyia Calliste
July 01
2020



Ryan Ramsaran
July 01
2020

EXITS

Maureen Jackson
Nicholas Mohammed

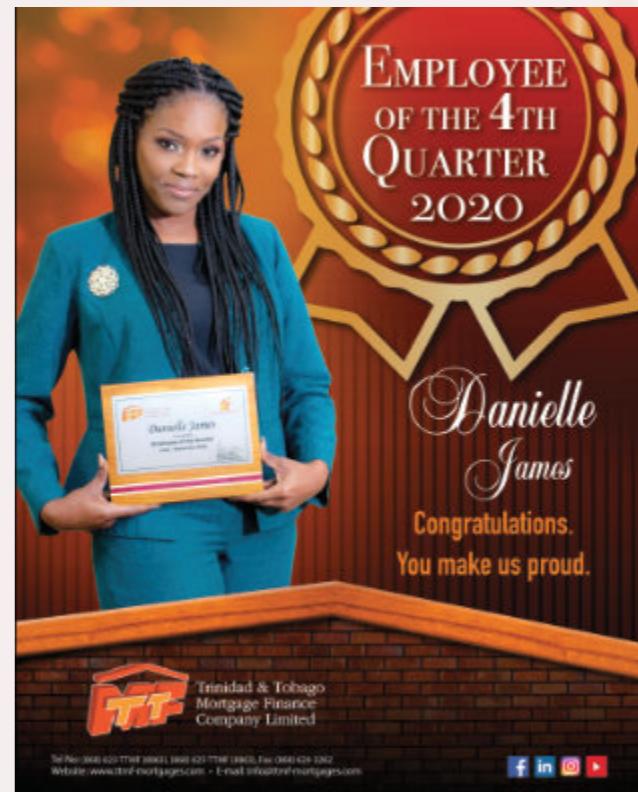
October 10, 2020
October 20, 2020

REWARD & RECOGNITION

Employee of the 2nd Quarter
Desiree Jacobs-Campbell



Employee of the 4th Quarter
Danielle James



STARS June 01 – September 30, 2020

Customer Focused

Asha Primus
Davina Jagmohan (5)
Dimitri Songui
Javid Hosein (2)
Jinelle Charles (2)
Karen Ramdeo
Kerry Gibson
Khalisha Joseph (2)
Lennis-Ann Howard-Crichlow
Lyndon Superville
Marcus Phillip
Morriissa Ross
Nathalia Garcia (2)
Nicole Chang



Paige O'Brien
Rayna Barrow
Renee Miller
Ronise Williams
Sharon Escandón
Tessa Salandy (3)
Tricia Ashton-Guischard (4)
Vinessa Lewis
Wendy Cuthbert



Results Oriented

Christian Clarke
Chakiel Maloney
Adanna Cornwall
Nalini Kumar



Teamwork

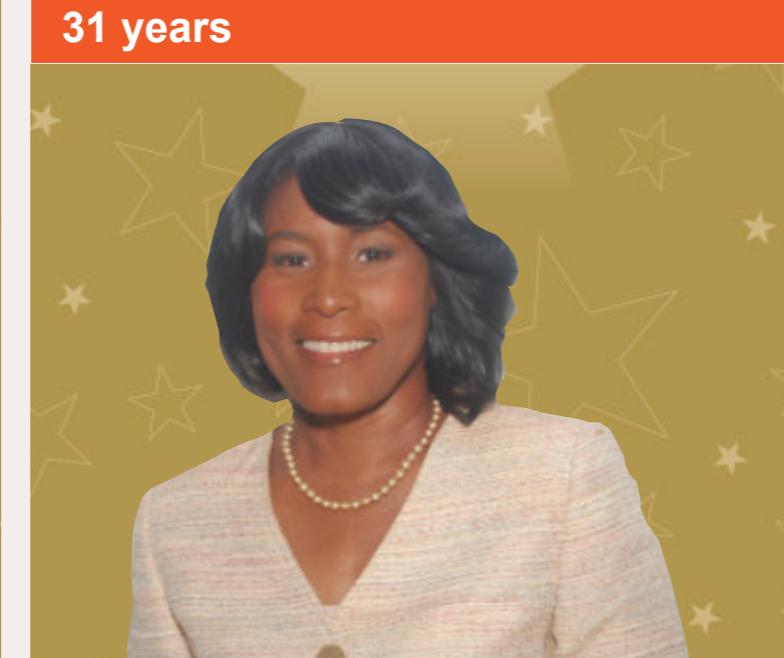
Desiree Jacobs-Campbell
Nicole Chang
Chakiel Maloney
Adanna Cornwall
Nalini Kumar
Danielle James
Dimitri Songui

LONG SERVICE AWARDS



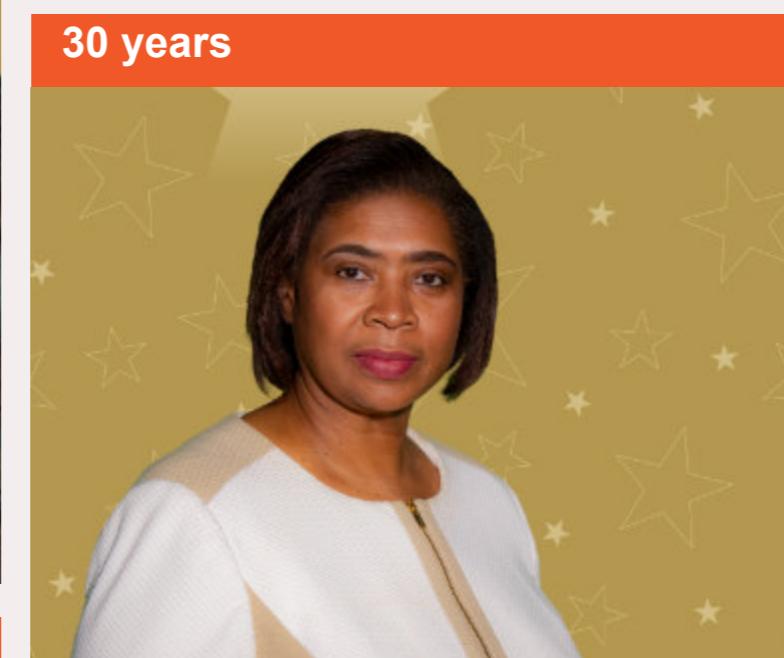
36 years

Timothy Rochford.



31 years

Yvette Maynard



30 years

Wendy Scoon-Huggins

INSIGHT

21 years



Stacy Bramley



Andre Jackie



Calleen Jones-Noel



Joanna Joseph-Meloney



Douglas Lee



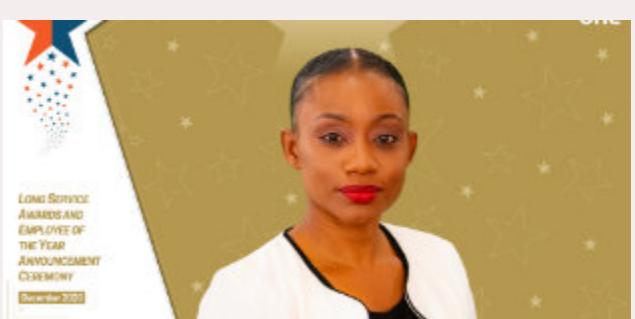
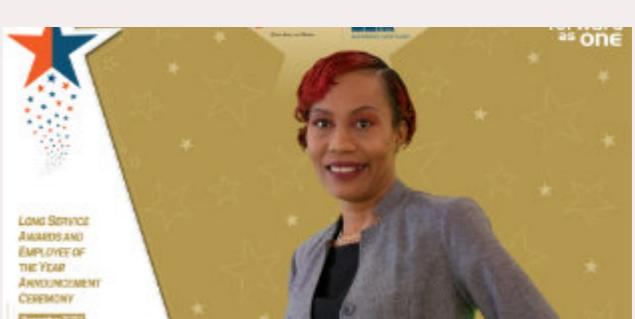
Chermine Maharaj



Othnel Mc Burnie



Tricia Williams

16 years**Wendy Cuthbert****Wendy Danglade****Charmaine Giroux-John****Dexter George****Robert Green****Hanessia Jordan****Carline Kent****Gina St. Hilaire****Sharlene Wharff****11 years****Nicole Chang****Keeva Connell****Rayna Barrow****Shirlene Chong Ling****Timothy Dookhan****Kerry Gibson****Miriam James****Linda Lake-Caesar****Kesha Robertson****Eric Williams**

10 years



Kathy Ann Arneaud-Ali



Amanda Eugene



Nikita Harris-France



Desiree Jacobs-Campbell



Julia Ramjohn



Marsha Rae Leben



Nyasha Wight



Lisa Williams



MAINTAINING TRANSFORMATIVE WELLNESS AFTER LOSS

Our Wellness Programme recognises that mental and emotional health is an essential part of our overall wellness, and that loss, especially when it is unforeseen, can threaten our well-being and throw us off balance. Sadly, we at TTMF have not been immune to this tragedy, as some of us have said goodbye to family members, friends, and a colleague. Losing a loved one brings on an avalanche of emotions, including grief, hurt, anger, regret, loneliness and uncertainty.

The Transformers would like to share a few compassionate words for transforming your well-being and to spiritually uplift you in coping and dealing with loss:

- **Remember that death is part of the process of life.** It may be difficult for us to come to terms with this fact, but, for our mental well-being, it is a reality we must face.
- **Seek spiritual comfort from a close family member, friend, co-worker or confidant.** Whatever your views on spirituality, whatever your practice may be, turn to it in your time of grief.

• **Rely on your support system.** You are fortunate to still have a circle of family, friends and loved ones who are there for you. Even if they are hurting too, try to comfort each other and rely on each other's strength.

• **Take care of yourself.** Grief and pain can have negative effects on your body, so do your best to maintain your healthy practices and habits, such as those you have become familiar with during our Transformers journey.

• **Be gentle with yourself.** Pain, loss and depression may make it hard for you to pursue activities that you love, or even to perform basic daily tasks. Be patient. Explore gentle Transformers practices such as yoga, meditation, walking, listening to music, or enjoying nature, such as the beach or the forest.

This year is a hard time for everyone, but this, too, shall pass. Take care of yourself and those around you, so that you can remain whole in body, mind and spirit. ■



A LITTLE HOME IMPROVEMENT GOES A LONG WAY

Your home is your castle, but you need to keep repairing and improving it so that it will always be your pride and joy and maintain its value. Home improvement projects can be demanding, but don't worry! At TTMF, we are here to guide and support you every step of the way.

Decide on your priorities

Take the time to evaluate your home and determine what renovations are needed. Ask yourself, which are more critical? If funds are limited, focus first on the safety issues and must-haves rather than the nice-to-haves.

Ask the experts

You may need to hire professionals like contractors, architects, craftsmen, etc. Do your research, ask for references, and seek multiple quotations to ensure you find someone who knows what they are doing, while also giving you value for your money. Some tasks, such as painting or minor repairs, can be DIY projects for you and your family. This saves you money while also providing an opportunity to bond.

Adhere to all laws, building codes, and specifications

For major projects requiring structural changes, make sure your building plans are accurately drawn, and that they are approved by the Town and Country Planning Division and Regional Corporation. Inaccurate or unapproved documents will lead to increased safety risks or statutory challenges in the future. You need the statutory approvals to get financing for these projects.

Ensure your documents are in order

See our website at ttmf-mortgages.com/mortgage-financing/home-improvement/ for the list of documents you may need when applying. You will need, among others:

- Signed builder's estimate, in phased scheduled draw-downs
- Quantity surveyor's report where the cost of the renovation/repairs exceeds \$450,000.00
- Completion certificate from the Regional Corporation and final valuation report upon completion of renovation

Let us help you with financing

Now that you are ready, we're here to support you in any way we can, as you upgrade and maintain one of the most important investments in your life. Visit us at www.ttmf-mortgages.com or make an appointment to get prequalified for the financing you'll need to get the job done.

Happy Renovating! ■

BRAINGE

1. I speak without a mouth and hear without ears. I have no body, but I come alive with wind.
What am I?
2. I have cities, but no houses. I have mountains, but no trees. I have water, but no fish. **What am I?**
3. I have keys, but no locks and space, and no rooms. You can enter, but you can't go outside.
What am I?
4. What word in the English language does the following: the first two letters signify a male, the first three letters signify a female, the first four letters signify a great, while the entire word signifies a great woman. **What is the word?**
5. What are the next three letters in this combination? OTTFFSS
6. What disappears as soon as you say its name?
7. Paul's height is six feet, he's an assistant at a butcher's shop, and wears size 9 shoes. **What does he weigh?**
8. Mr Smith had four daughters, each daughter had a brother. **How many children does Mr. Smith have?**
9. **What is the correct code?**
482 One number is correct and well placed.
416 one number is correct but wrong placed.
204 two numbers are correct but wrong placed.
780 One number is correct but wrong placed.
873 Nothing is correct.
10. **What is the correct code?**
291 One number is correct and well placed.
245 One number is correct but wrong place.
463 Two numbers are correct but wrong places.
569One number is correct but wrong place
578 Nothing is correct.

ENTRY FORM: Name: Excellent Stores
 Contact Info: TGI Friday's
 Massy Stores

The deadline for submission is **January 18, 2021 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: Excellent Stores, TGI Fridays or Massy Stores. 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 19, 2021**.



HEALTHY PANCAKES

Ingredients

- 50g self-raising flour
- 50g wholemeal or wholegrain flour
- 2 small eggs, separated
- 150ml skimmed milk
- berries and low-fat yogurt or fromage frais to serve

Method

1. Sift the flours into a bowl or wide jug and tip any bits in the sieve back into the bowl. Add the egg yolks and a splash of milk then stir to a thick paste. Add the remaining milk a little at a time so you don't make lumps in the batter.
2. Whisk the egg whites until they stand up in stiff peaks, then fold them carefully into the batter – try not to squash out all the air.
3. Heat a non-stick pan over a medium heat and pour in enough batter to make a pancake about 10 cm across. Cook for just under a minute until bubbles begin to pop on the surface and the edges are looking a little dry. Carefully turn the pancake over. If it is a bit wet on top, it may squirt out a little batter as you do so. In that case, leave it on the other side a little longer. Keep warm while you make the remaining pancakes. Serve with your favourite healthy toppings.

SERVING YOU SAFER & BETTER



Trinidad & Tobago
Mortgage Finance
Company Limited

From here... to Home.

We encourage you to partner with us
by doing the following:

MAKE REQUESTS ONLINE



UNDERGO TEMPERATURE
SCREENING UPON ENTRY
OF OUR OFFICES



USE THE HAND
SANITISERS PROVIDED



WEAR A FACE COVERING



HATS AND SUNGLASSES
ARE PROHIBITED



MAINTAIN APPROPRIATE
PHYSICAL DISTANCE

