

## SUBSCRIPTION FORM

**Offer for Sale by Home Mortgage Bank of HMB CMO 2020-01, A TT Dollar Three Hundred Million (\$300,000,000.00)  
Denominated Investment in Certificates Issued at Par (\$100.00 Per Certificate)**

Subscribers are encouraged to read the accompanying Prospectus prior to subscribing for Certificates within the Issue.

**Prospectus Date: December 17, 2019  
Issue Closing: February 3, 2020**

I/We hereby confirm our/my subscription for \$\_\_\_\_\_ in the Certificates offered below: -

**Table 1 – CMO Tranches Available for Distribution**

Tranche	Amount (\$M)	Average Life (yrs.)	Principal Window	Formula for Coupon Rate	Initial Coupon Rate (%)
<b>A</b>	25.0	0.49	Feb 2020 – Jan 2021	Mortgage Pool Rate less 3.82%	2.15
<b>B</b>	25.0	1.47	Jan 2021 – Jan 2022	Mortgage Pool Rate less 2.37%	3.60
<b>C</b>	25.0	2.45	Jan 2022 – Jan 2023	Mortgage Pool Rate less 2.17%	3.80
<b>D</b>	50.0	3.96	Jan 2023 – Jan 2025	Mortgage Pool Rate less 1.72%	4.25
<b>E</b>	50.0	6.17	Jan 2025 – Jun 2027	Mortgage Pool Rate less 0.97%	5.00
<b>F</b>	25.0	8.18	Jun 2027 – Dec 2028	Mortgage Pool Rate less 0.47%	5.50
<b>G</b>	100.0	6.96	Feb 2020 – Feb 2032	Mortgage Pool Rate less 0.72%	5.25

The above investment value represents the subscription for ..... Certificates in Tranche ..... at the price of \$100.00 per Certificate.

I/We agree to a settlement via a direct transfer to Home Mortgage Bank on settlement date once successful with the application as follows: -

Beneficiary Bank: Republic Bank Limited  
Independence Square,  
Port of Spain

Account Name: Home Mortgage Bank

Account Number: 0102 7571 5801

Individual investors would be allowed to make settlement via a certified bank draft made payable to Home Mortgage Bank.

Investor(s) – \_\_\_\_\_  
Name or Company Stamp

Date & Time: \_\_\_\_\_

Investor Signature(s): \_\_\_\_\_

Home Mortgage Bank or Authorised Distributor Signature: \_\_\_\_\_



## SUBSCRIPTION FORM (CONTINUED)

### TERMS AND CONDITIONS

1. I/We agree that this subscription made by way of submitting a Subscription Form shall not be binding on me/us if I/we provide written notice to Home Mortgage Bank or its authorized distributors within two business days after submission of this Subscription Form that I/we intend to withdraw my/our subscription. This written notice should be addressed and delivered to Home Mortgage Bank or any of its authorized distributors.
2. I/We apply for Certificates as indicated in this form (or such lesser number of Certificates as may be allotted to me/us) on the terms and conditions of the Prospectus. If the Certificates are allotted to me/us, I/we hereby instruct Home Mortgage Bank or its authorized distributors to proceed with any necessary actions to establish a valid account with Home Mortgage Bank to receive the allotted Certificates.
3. Investors are invited to subscribe for Certificates in each Tranche singly. Investors are invited to subscribe for Certificates in multiple Tranches. Multiple subscriptions for Certificates within the same Tranche may be rejected at the full and absolute discretion of Home Mortgage Bank. Subscriptions will be deemed to be considered multiple subscriptions:
  - If the subscriber's name appears on more than one subscription whether individually or jointly, and whether submitted directly by the applicant or through a custodian acting on his/her behalf; or
  - If the subscriber is also a shareholder in a Non-Public Company, where the company is the subscriber. In the case of multiple subscriptions, the first Subscription Form, in date and in time, for the subscriber which has been fully processed, will be accepted and all other multiple subscriptions may be rejected at the full and absolute discretion of Home Mortgage Bank.
4. Subject to (1) above, I/We undertake to buy the said number of Certificates set out in the front of this Subscription Form and shall not revoke this subscription.
5. If the subscriber is a Company, I/We attach or agree to provide a list of persons authorized to sign on behalf of the subscriber.
6. If the subscriber is a Company, other than registered insurance companies, licensed financial institutions, and companies listed on regulatory exchanges, I/We attach or agree to provide a list of registered shareholders as at the subscription date along with their respective date of birth or date of incorporation.
7. I/we certify that this subscription is the only subscription for Certificates under the Offer submitted by me/us; and no subscription for Certificates under the Offer is being submitted by a Custodian on my/our behalf.
8. If I am/we are completing this Subscription Form as a custodian, I/we certify that:
  - I/we hold the Certificates directly or indirectly as a custodian for beneficial owners;
  - The beneficial owners for which I am/we are holding those Certificates as custodian is set out in the front of this application
  - The beneficial owner on whose behalf I am/we are submitting this subscription is named on the front of this form and that the beneficial owner has instructed me/us to subscribe for and accept, under this Offer, the number of Certificates set out on the front of this Subscription Form
  - The beneficial owner on whose behalf I am/we are submitting this Subscription Form is not making an application on his/its own as an eligible investor.
9. I certify that all supporting documents (source of funds, etc.) submitted with this application are true and correct.
10. I/We understand that the trading value of the Certificates are not guaranteed as they can fluctuate.
11. If the maximum Offer is oversubscribed the distribution would be allocated on a pro rata basis to all subscribers subject to (3) above.
12. Subscriptions may be rejected for the following reasons:
  - If the Subscription Form is incomplete;
  - If it is discovered that the subscriber has submitted multiple Subscription Forms, such that the subscriber's name appears on more than one subscription whether individually or jointly, and whether submitted directly by the subscriber or through a custodian acting on his/her behalf; or the subscriber is also a shareholder in a Nonpublic Company, where the company is the subscriber;
  - If the investor's identity is fictitious and not supported by valid identification; and
  - If the application for purchase, as presented, contravenes any existing law or statute.

#### NOTES: -

1. A Corporation may execute this subscription either under its common seal or under the hand of a duly authorized officer, who should state his capacity, and supply a list of authorized signatories. It should insert its registered or head office address.
2. If this Subscription Form is signed under power of attorney, a duly certified copy thereof, must accompany this subscription.
3. No physical certificates for registered holdings will be issued. Quarterly statements will be sent by post to the subscriber's address provided detailing the Certificates outstanding principal balance and payments received during the prior quarter.
4. When this Subscription Form is duly completed, it must be delivered to Home Mortgage Bank as follows: -
 

Home Mortgage Bank  
2<sup>nd</sup> Floor, NIBTT Building  
14-19 Queens Park East,  
Port of Spain
5. A copy of the Prospectus can be obtained at Home Mortgage Bank, other authorized distributors and at [www.homemortgagett.com](http://www.homemortgagett.com)