

INTRODUCING:



Own your future

OMG MORTGAGES

Own • Make • Grow

*A smarter way to buy your home
and build your future.*



Own your home



**Make more from
your money**



**Grow towards
your goals**

OMG is designed for:

- **Young professionals**
- **Couples and families**
- **Individuals beginning their homeownership journey**
- It connects **home ownership and investment** so you can **grow faster, smarter and with confidence.**

One decision. Multiple benefits.

Who Can Apply and How It Works

Option 1 – Standard OMG Mortgage:

Any individual purchasing a property within a development financed by **Home Mortgage Bank** qualifies for a preferential rate of 4.75% per annum.

Option 2 – OMG Mortgage Plus Investment:

Any individual purchasing a property within an HMB-financed development, who also invests in **HMB's Mortgage Participation Fund (MPF) or Samaan Tree Fund (STF)**, enjoys a further rate reduction.

Minimum investment: **\$5,000**. Monthly contribution from **\$250**.

The more you invest, the more you save.

Option 3 – Open Market Mortgage with Investment:

Any individual obtaining open market mortgage financing, who invests in the MPF or STF (minimum investment \$5,000, minimum monthly contribution \$500), qualifies for a preferential rate of 4.95%. Rate is reviewed annually.

*As with all mortgages, OMG Mortgages are subject to normal lending criteria.

Why It Works

OMG Mortgages bring together two financial goals that most people tackle separately and make them work together for you. You are building equity in your home and simultaneously accumulating financial assets.

Additionally, the **MPF** mympf.com/ and **STF** samaantreefund.com/ perform above market at 3% and 3.5% respectively and offer superior terms unique in the local market. Pay them a visit to better understand how powerful an **OMG Mortgage** is.

Loan Features

Loan Tenure	Up to age 70
Loan-to-Value	Up to 90% of market value; up to 100% of sale price where the 90% LTVR on market value is maintained
Application Fee	0.5% of the loan amount
Down Payment	As low as 5%
Eligible Properties	Residential units and land within HMB-financed developments; open market properties
Loan Amount	No upper ceiling
Processing Time	Expedited approval: from acceptance to approval in as few as five working days

Multiple Property Types

OMG Mortgage financing is available across a range of property types within HMB-financed developments including land, apartments, duplexes, townhouses, houses and luxury villas with sale prices starting from \$525,000, as well as properties on the Open Market.



A Faster Path to Your Keys

We know that time matters when you have found the right home. That is why **OMG Mortgages**:

- Come with a streamlined approval process.
- Have dedicated Business Development Officers assigned to specific developments.
- Have blanket valuation reports prepared in advance.
- Title searches on developments are completed up front so that once your loan is approved, the only step remaining is an update to your personal searches.

The result is a process that can reduce legal processing time significantly — and get you home faster.

OMG

Own your home. Make your money count. Grow into your future

**OMG
MORTGAGES**
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 **ttmb**
TRINIDAD & TOBAGO MORTGAGE BANK
Own your future

**Visit your nearest TTMB branch or speak with a Mortgage Specialist today.
Call 624-HOME (4663) or visit ttmortgagebank.com**