

INTRODUCING:



Own your future

Secured Homeownership for Every Generation

TTMB recognises inclusion and gender equity as central to its purpose to create generational wealth. The S/HE Mortgage is a multigenerational mortgage designed to support **female-led households** who are building not just a home, but a future for their family. Whether you're a first-time buyer or returning to the property market, **S/HE** makes it possible to pool the financial strength of your family to secure a home and keep it in the family for generations to come.



Who Can Apply and How It Works

Primary Borrower: First-time or returning homeowner

Co-Borrowers: Up to two additional family members including:
adult (female or male), mothers, sisters, nieces

Income: Combined household income considered; flexible income sources accepted, including remittances and microenterprise earnings

Residency: At least one female borrower must occupy the property as a primary residence

Citizenship: Open to citizens and permanent residents of Trinidad and Tobago

Loan Features that give substance to purpose

Loan Tenure	Up to 40 years, capped at age 70
Generational Rollover	Penalty-free assumption of the mortgage by a qualifying family member
Loan-to-Value	Up to 95% of the property's value
Down Payment	As low as 5%
Interest Rate	Fixed for five years
Affordability	Gender-responsive pricing
Administrative Fee	Reduced to 0.5% of the loan amount
Grace Periods	Up to three months' payment deferral for maternity, caregiving, illness or financial hardship
Safety Nest	Optional savings add-on providing an accessible emergency fund
Succession Planning	Built-in legal framework for seamless transfer of the property to heirs or co-borrowers

Save More with an HMB Investment

Borrowers who save for their down payment using an **HMB investment product**, qualify for an interest rate reduction. Additional discounts apply for purchases within **HMB-financed developments**.

Eligible Properties

S/HE supports a wide range of property types to suit your family's needs and plans.

Legacy Toolkit, Workshops and Community Benefits

Every approved applicant receives a Legacy Toolkit designed to help you plan, protect and pass on what you build. The toolkit includes will templates, property transfer forms, and discounted estate planning services through **TTMB's** panel of attorneys. As a member of the **S/HE** programme, you also gain access to financial literacy workshops.

Build Today. Secure Tomorrow.

S/HE is for women who believe that **homeownership is more than a purchase, it's a promise to the next generation**.

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

