

“For Richer...  
...For Poorer”

Equity Release Mortgage



Are you house rich yet cash poor?

Homeowners with demonstrable source(s) of income should periodically consider taking out a GHL Equity Release Mortgage to access some liquidity.

Ghana Home Loans (GHL) offers existing homeowners the opportunity to release equity, i.e. take out a long term loan using their property as collateral, to finance other obligations or personal interests. Homeowners may wish to release equity for any reason, including:

- Pay overseas university tuition
- Fund the expansion of their business enterprise
- Pay for medical treatment

Applicants must complete a GHL mortgage application form (available from the GHL website or office) and include the necessary supporting documentation:

- A title certificate (or fully registered indenture)
- Evidence of sufficient monthly income to support mortgage repayments (monthly income should be about 3 times the monthly repayment amount)
- Proof of address (tenancy agreement, utility bill etc)
- Proof of identity (passport or drivers license)

GHL offers mortgage facilities on very competitive terms:

- 15 year repayment period
- Attractive interest rate - fixed or variable
- Loan amounts of up to 40%-85% of property value
- Facility fee - 1% Flat

Interested homeowners should visit our office at **63a Aviation Road, Airport (opposite Shangri La Hotel)** or contact us as follows:

- Post : PMB CT 470, Accra, Ghana
- Tel : +233 21 913 088 / 912 958 / 7010234
- Fax : +233 21 765 119
- Email : [info@ghanahomeloans.com](mailto:info@ghanahomeloans.com)

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