



“For Better...
...For Worse”

Home Improvement Mortgage



Is your home a little worse for wear?

Over time your property that was once brand new will look old. It shall require structural repairs, extensions, new windows, modern kitchen, new bathrooms, or even a new roof. Apply for a GHIL Home Improvement Mortgage to finance these repairs when they become necessary.

Existing homeowners can apply for a facility to improve their property for a growing family, prepare it for sale, or even as part of their retirement planning.

Applicants must complete a GHIL mortgage application form (available from the GHIL website or our 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)

GHIL offers mortgage facilities on very competitive terms:

- 15 year repayment period
- Attractive Interest Rate - fixed or variable
- Loan amounts of 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

www.ghanahomeloans.com