

CONDITIONS TO BE FULFILLED AFTER APPROVAL

1. Submission of signed facility letter (indicating acceptance of our terms and conditions)
2. Mortgage Protection or Life policy (to cover loan amount granted)
3. Hazard policy (to cover the value of the property)
4. Submission of original title documents if buying from a private vendor.
5. Payment of facility fee (1% of loan amount)
6. Payment of a legal deposit (GH¢1,500.00)
7. Payment of Stamp Duty on title document (1% of property price)
8. Payment of Stamp Duty on Mortgage Deed (0.05% of loan amount)
9. Payment of a title search fee of GH¢100.00
10. Property valuation fee of GH¢225.00
11. Pre-disbursement meeting with HFC Home Loans Advisor and the signing of the mortgage deed.
12. Disbursement of approved loan amount
13. Commencement of mortgage loan repayment (by the 25th day of the month after disbursement)



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AGENCY #085

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