

One of the fastest growing industries in Ghana is undoubtedly the Real Estate Industry. Often referred to as a boom, there is now a wide range of Real Estate Companies providing a variety of house types, prices and payment options. It can therefore be daunting for a prospective house buyer to make an informed choice. GONET has put together, a list of Real Estate Companies, the house types they offer, terms of payment and contact numbers. This information is now available free and we believe it will provide insights into the property market and help prospective buyers make a more informed choice. **Please note that in providing the information, we do not vouch for any of the companies listed nor recommend any of them. We advise that prospective purchasers conduct their own due diligence and engage any companies based on their own independent findings.**

COMPANY NAME	TERMS OF PAYMENT	MORTGAGE FINANCING	CONTACT
<p>Akuaba Estates established in 1997, is a subsidiary company of Akuaba Limited. Akuaba Estates is currently developing Mansonia Green, quality homes in a green environment. It has operative links to its sister company,</p> <p><u>Akuaba Limited</u>, manufacturers of furniture for sale as well as for furnishing the houses developed by Akuaba Estates. It is located between Accra and Tema, only 20 km from downtown Accra.</p> <p>The estate will comprise some 60 residences of four house types, <u>Marigold, Magnolia, Mimosa and Melia.</u></p>	<p>(a) for a completed house - 100% settlement (within a week of offer letter)</p> <p>(b) for an uncompleted house, the following installment payments will be applicable: (i) 40% deposit (payable within a week of offer letter). (ii) 40% before roofing (payable within a week of notice of roofing). (iii) 10% on completion (payable within a week of notice of completion). (iv) 10% on handing over (payable on or before date of handing over).</p> <p>(c) for a house starting from scratch, the following installment payments will be applicable: (i) 30% deposit (payable within a week of offer letter). (ii) 30% after roofing (payable within a week of notice of roofing). (iii) 30% on completion (payable within a week of notice of completion). (iv) 10% on handing over (payable on or before date of handing over).</p>	<ul style="list-style-type: none"> • Offer letter from Akuaba Estates Limited • Pay 20% of the cost of the house as deposit • Employer's certification of income - notarised or Verification of Employment letter from your employers • 3 most recent months payslips/salary certificate showing all deductions • Credit history report from a credit reference agency • Banker's opinion authorised form • Power of attorney – notarized • Proof of relations in Ghana (if applicable) • Processing fee of US\$250 or £150 Non-refundable • Commitment fee of 1% of the loan amount • Legal fee of 3% of the loan amount • HFC Unit Trust • Relevant Insurance Policies i.e. Mortgage Protection/Life Insurance and Hazard Insurance 	<p>Telephone: (+233-21) 242003, 242004</p> <p>Address: PO Box 5784 Accra, Ghana</p> <p>Fax: (+233-21) - 242001</p> <p>E-mail: info@akuaba.com</p>

COMPANY NAME	TERMS OF PAYMENT	MORTGAGE / FINANCING
<p>Awatu Ghana Ltd. was established in Ghana in 1999 as a service company providing financing, investment, hospitality and real estate management services to Ghanaians, African American/Canadians and others. At the beginning of 2004, AD Construction Ltd a subsidiary of Awatu Group of Companies was established to develop residential properties in the Accra Metropolis, Ghana.</p>	<p>Houses from Awatu can be purchased by Ghanaians both at home and abroad with the following terms of payment:</p> <p>TERMS OF PAYMENT</p> <ul style="list-style-type: none"> • 50% (down payment of the value of house) before commencement of work. • 25% at roof level. 25% before handing over. <p>FORMS OF PAYMENT</p> <ul style="list-style-type: none"> • 1. Cash • 2. International Money Order • 3. Bank Drafts • 4. Bank Transfers (Swift of Telegraphic) <p>EXPECTED PERIOD OF COMPLETION OF HOUSE</p> <ul style="list-style-type: none"> • Six (6) Months after first deposit. • MANDATORY PAYMENTS AFTER PURCHASE OF HOUSE <p>Services connection to the house and documentation fees US \$ 1,700.00</p>	<p>BUILDER FINANCING Hassle-Free</p> <ul style="list-style-type: none"> • 50% Deposit of Property value • 10%pa interest rate • Financing term negotiable • Purchaser must be gainfully employed • Financing protection Insurance and Fire & Hazards Policy • Facility fee 5% of financial amount • Closing cost - Make provision for approximately 9% of cost of property including legal fees, service connection fee, Stamp Duty, Documentation and Registration of Title Deeds. <p>HFC GHANA - NON-RESIDENT MORTGAGE Must meet all HFC Mortgage terms and conditions including the following:</p> <ul style="list-style-type: none"> • Open account with \$500.00 and maintain it for 6 months. • Allow 3-6 months for Mortgage approval • 30% Down payment • 12.5% Mortgage Term • 10 years mortgage Term • Application must complete mortgage payment before age 60 • \$80,000.00 Maximum Mortgage • Fire & Hazards Mortgage Protection Insurance Policy • Subscribe 2000 Units minimum HFC Unit Trust • Facility fee is 1% of Mortgage Amount • 3% of the Facility for Documentation and Registration of Title Deeds • Mortgage payment begins 1 month after mortgage loan disbursement

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<p>Ayensu River Estates Limited (formerly Affordable Estates Limited) was incorporated in March, 1995. The Company moved into its present Trade Fair office building in March 2006. Currently, the company has outgrown its current office and is constructing a new ultra modern four (4) storey office complex opposite the Trade Fair Site at La, Accra.</p> <p>Ayensu River Estates Limited is among the top 4 estates developers in the country. The Company is a category 'A' member of GREDA (Ghana Real Estate Developers Association) since 1995.</p> <p>The Company has administrative staff strength of 40 and construction workers numbering about 300.</p>	<p>PROGRESSIVE PAYMENT(Also Known As 40-40-20)</p> <ul style="list-style-type: none"> • 30% or 40% cost of home as down payment • 30% or 40% cost of home at lintel level • Final balance at completion of house before handing over keys <p>Full Payment attracts 2% discount</p> <p>Requirement Terms:</p> <ul style="list-style-type: none"> • 15 – 20 years repayment period • 12% annual interest rate (fixed for 15 – 20 years) • Maximum Loan amount of 80% of property value • Down payment – 20% of the total cost of property <p>By Progressive Payment Method:</p> <ul style="list-style-type: none"> • Fill on-line application form and send to info@ayensuestates.com or collect application form from the office and fill. • Submit application form for offer letter to be issued to you. • Pay 30% or 40% of cost of house as down payment for your project to begin. 	<p>Home Finance Company (HFC) Bank Ltd. P. O. Box CT 4603 Cantonment Accra – Ghana Tel: (233-21) 242090-4 Fax :(233-21) 242095 E-mail: hfccom@hfcbankgh.com Facility fee – 1.5% of loan amount Legal Fee – 3.5% of the loan amount approved</p> <p>Ghana Home Loans PMB CT 470 Accra – Ghana Tel: (233-21) 913088 / 912958 / 7010234 Fax :(233-21) 765119 E-mail: info@ghanahomeloans.com</p> <p>Requirement Terms:</p> <ul style="list-style-type: none"> • 15 years repayment period • 12% annual interest rate (fixed for 15 years) • Loan amounts of 40% - 85% of property value • Down payment – 25% of the total cost of property <p>Facility fee – 1% flat Legal Fee – Payable directly to service provider</p> <p>Fidelity Bank Ridge Tower – Ridge, Accra PMB 43, Cantonment, Accra, Ghana Tel: (233-21) 214490 Fax :(233-21) 678868 E-mail: easamoah@myfidelitybank.net</p> <p>Requirement Terms:</p> <ul style="list-style-type: none"> • 15 - 20 years repayment period • 12% - 22% annual interest rate (fixed for 15 years) • Loan amounts of 40% - 85% of property value • Down payment – 25% - 40% of the total cost of property <p>Facility fee – 1.5% flat Legal Fee – 1% of the loan amount approved</p>	<p>MAILING ADDRESS P.M.B., Trade Fair Site, La, Accra, Ghana info@ayensuestates.com</p> <p>Behind The Round Pavilion, Trade Fair Site, La, Accra Tel: 0249 173 130 0289 104 094 028 507 5022</p>

COMPANY NAME	TERMS OF PAYMENT	MORTGAGE FINANCING	CONTACT
<p>Since its establishment in 2002 Comet Properties Limited has pioneered a Land development programme in Ghana, which ensures security of tenure, development control and maintains the Land usage as required by approved planning schemes.</p> <p>The Hill City, which is the maiden City being developed by the company under a private sector initiative, covers an area of 4km² or 1,200 acres with suburbs like, HILLSIDE, HILLSIDE (EXTENSION), HILL CRESCENT, MOUNTAIN VIEW, COMET HEIGHTS HIGH POINT AND COMET ESTATES.</p> <p>In addition to the 5,000 RESIDENTIAL PLOTS, earmarked for the Hill City there are other lands allocated for Police Station, Fire Service, Hospitals, Clinic, Schools, Shopping Centers and recreational grounds. The company has reserved 70 acres of the land for a country Golf Club which would be intercept with Executives Homes at the High Point area. For Tourist attraction the Water Walls in the area and 2 additional lakes would be created to support the natural one existing in order to serve as rain harvest and recharge the Bole Holes constructed as Water supplies.</p>	<ol style="list-style-type: none"> 1. Outright Purchase: Cash Down 2. External Mortgage: 25% Down, Balance by Mortgage Company 3. Internal Mortgage: 40% Down, Balance within one (1) year without interest. 	<p>Our mortgage partners include: <u>Ghana Home Loans</u> <u>Fidelity Bank</u> <u>Ecobank</u> <u>HFC Bank</u> <u>Barclays Bank</u></p>	<p>3rd floor Kapital Building, Ring Road Central, Nkrumah Circle, Opposite Apollo Theatre. Tel: 021 257735</p> <p>Cell: 024 4712319 024 4292944</p> <p>Telephones: (+233) 21 257735 / 256625. Cell: (+233) 24 782444 / 712319. Fax: (+233) 21 256625</p> <p>Email: info@comethomesgh.com</p>

COMPANY NAME	TERMS OF PAYMENT	CONTACT
<p>Primrose Place offers a carefully designed upscale urban lifestyle concept, centrally located with all the amenities and conveniences of modern urban living for those who do not compromise on quality, comfort and convenience.</p> <p>Primrose place has been stylishly designed to ensure the optimisation of light and space in an open plan setting offering, remote controlled gated access, elevators, back-up generators, pool, gym and squash court, resident and visitors parking, 24 hour security, an onsite maintenance office and emergency water and electricity facilities, to ensure peace of mind and convenience at all times for the discerning buyer.</p> <p>With two and three bedroom apartments, three and four bedroom penthouses and four bedroom town houses; Primrose Place definitely offers a place to suit the needs of you and your loved ones. Primrose Place shall be completed and available for occupation in December 2008.</p>	<p>10% of the purchase price will be required as a commitment to purchase upon submission of a signed reservation form.</p> <p>A further payment of 30% of the purchase price shall be required within 30 days or upon execution of the Sales/Purchase Agreement, whichever is earlier.</p> <p>Another 30% of the purchase price shall be required within 6 months of signing of the Sales/Purchase Agreement unless the buyer intends to obtain a mortgage in which case proof of a pre-approved mortgage from a reputable financial institution shall suffice.</p> <p>The final 30% of the purchase price shall be paid upon completion and handover of the apartment, or in the case of the buyer obtaining a mortgage then payment in full from the mortgage provider shall be required less the initial 40% paid as at that date</p>	<p>Primrose Properties 1st Floor GUA Building 1 Ring Road East Osu, Accra</p> <p>Email: info@primroseproperties.net Telephone: +233 (0) 21 785 553 Fax: +233 (0) 21 768 067 Efax: +1 509 471 -1985</p> <p>Primrose Development Company Primrose Towers, 17A Tinubu Street Lagos</p> <p>Email: info@primrosedevco.com telephone: +234 (0) 1 266 9703 or +234 (0) 1 264 1292 or +234 (0) 1 722 2890 fax: +234 (0) 1 266 5126</p>

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<p>Founded in the late 1940's, PW quickly grew to become one of the largest and foremost contractors in Ireland. This strength has been exported overseas and is now The <u>P.W. GROUP</u>.</p> <p>The <u>P.W. GROUP</u> brings its experience into the residential development arena in Ghana. We have more than proved our reliability, dependability, and credibility in the West African sub-region, where our list of projects have included the construction of Roads, Bridges, Airports, Sea Ports, and various building works.</p> <p><u>P.W. GROUP</u> has one of the largest fleet of construction equipment in West Africa. This, coupled with highly skilled management and technical staff, helps ensure that all jobs we have undertaken have been carried out to the utmost satisfaction of our clients and to the advantage of our stellar reputation!</p>	<ul style="list-style-type: none"> • 10% of the purchase price will be required as a commitment to purchase • A further 30% of the purchase price shall be paid within 30 days or upon execution of the Sale Agreement, whichever is earlier. • 40% of the purchase price shall be made within 3 months of signing the Sales Agreement. <p><u>Agreement.</u></p> <ul style="list-style-type: none"> • The final 20% of the purchase price shall be paid upon completion of the apart ment 	<p>Mortgages are obtainable from the following institutions subject to status.</p> <p>HFC BANK (GHANA) LIMITED 'Ebankese' # 35, Sixth Avenue North Ridge, Accra. P. O. Box Ct4603, Cantonments, Accra, Ghana Tel: (233-21) 242090-4 Fax: (233-21) 242095 Email: hfcomp@hfcbank-gh.com</p> <p>BARCLAYS HOME CENTRE Millennium Heights Building Barclays Bank Prestige Centre, Airport. P. O. Box GP 69, Accra, Ghana. Tel: (233-21) 664901</p> <p>GHANA HOME LOANS LIMITED 3rd Floor, Regimanuel Gray Building 2 La Bypass, opposite La Palm Beach Hotel PMB CT 470, Accra, Ghana Tel: (233-21) 701 0234, 913088 Fax: (233-21) 765119 email: info@ghanahomeloans.com</p>	<p>P.W. Ghana Limited 10 Abidjan Avenue East Legon, Accra , Ghana Tel: 233 21 518112 - 6 Fax: 233 21 518117 E-mail: sales@polocourt.com</p>

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<p>RG Estate Management Company (RG EMC) is a wholly owned subsidiary of Regimanuel Gray Ltd., with the prime objective of affording homeowners maximum value for acquiring homes in the East Airport Estate. We provide full services to residents making it simple pleasure to reside in the Estate as well as an exemplary residential neighbourhood.</p> <p>We as much as possible offer maximum support and security. We have a Rental Agency Section, which may be used by Homeowners who wish to put their houses up for rent and also offer property management services.</p> <p>We manage the plush Clubhouse located in Golden Gate. RG EMC may also provide such other services that homeowners may require provided RG EMC is ready, willing and capable of providing such services at the exclusive cost of the Homeowner requesting the service.</p>	<p>Before an allocation will be made, certain conditions must be met. These are as follows</p> <ul style="list-style-type: none"> • Receipt of written confirmation of acceptance of offer as well as a copy of our Sales Agreement duly executed by you. • Receipt of initial deposit of 40% of the total cost of the house on offer. After allocation, the following programme of payment will apply: <ul style="list-style-type: none"> • 40% - Stage Payment at Roofing Level • 20% - Final Payment at Closing <p>FINAL PAYMENT AND COMPLETION</p> <p>Upon completion, Regimanuel Gray Ltd will send a final invoice to you along with a Statement of Account which will indicate the amount of final payment.</p> <p>The final invoice will include total cost of house and documentation fee (cost of preparation of title of deed, site, plan and other relevant documents covering the ownership of the property.) Keys will be released only when the outstanding payments have been paid in full and all documents have been executed. Certain fees such as Electricity Meter Fee and Water Meter Connection fees are not included in the final invoice. You will be expected to make separate arrangements for payment in respect of these.</p>	<p>There are now a growing number of financial institutions in Ghana and overseas which have available mortgage finance schemes for resident and non-resident Ghanaians that you may wish to explore.</p> <p>We actively cooperate with such institutions and where necessary and without any liability, we will use our good offices as far as practicable to monitor the processing of your application for a facility from any of these institutions to buy a house from us.</p> <p>When applying to any of them for a mortgage facility, you need to take our offer letter to them and fill out their application form. Subject to meeting their requirements, you will be issued a facility letter confirming their agreement to provide mortgage financing. We will make allocation at such time when all pre-conditions set by the mortgage finance institution have been met by you and you have executed our Sales Agreement.</p> <p>For East Airport Houses, applicants will be required to make a minimum deposit of 20% of the total cost of the house in addition to meeting the mortgage institution's requirements for the granting of the facility.</p>	<p># 1 Club Road, Golden Gate, East Airport, Accra. Our phone number (233-21) 811740; Fax (233-21) 7010475</p> <p>Suite C, Queensway House 275-285 Stratford High Street, London E15 2TF Phone: 44 208-534 4900 Fax: 44 208-519 5564 Email : regimagray@yahoo.co.uk</p>

COMPANY NAME	TERMS OF PAYMENT	MORTGAGE FINANCING
<p>SANDPARK PROPERTIES is a real estate investment and development company with a seasoned professional team which has over 50 years of cumulative experience in the real estate development sector.</p>	<p>We offer you a real plan to find your new home either by direct financing or through a mortgage scheme. Our payment plan is flexible with installment options made available with institutions like Ghana Home Loans, HFC Bank, Ecobank, Barclays Bank and Union Bank for Africa.</p> <p>Direct Financers will be required to pay:</p> <ul style="list-style-type: none"> • 20% deposit at the time of signing • 20% at Lintel Level • 30% at roofing level • 30% upon completion <p>We can also provide customized financial solutions to fit individual circumstances.</p>	<p>If you choose the mortgage scheme option, a 25% deposit is required at the time of signing and 75% upon completion from the financing company</p>

COMPANY NAME	TERMS OF PAYMENT	CONTACT
<p>The Tema Development Corporation has a long history of estate development dating back to the 1950's. The corporation's current housing delivery strategy has evolved out of the policy of providing good quality and cost effective housing with all amenities. Our delivery process begins with providing fully serviced plots before the houses thus creating the most ideal housing environment. With TDC, you are also assured of a good and secured title to your land and prompt consents for assignment and mortgages of properties acquired. We have settled on a few house types, which are subject to revision to reflect range of customers taste and affordability. It is our hope that this website will draw you into the ever growing TDC family of home owners</p>	<p>Please note that your parcel of land will be improved with a network of Tarded Roads, Drains and Gutters, Electricity and Water Supply. An installment payment plan has been put in place to help you acquire the serviced plot. A minimum 40% deposit for a plot to be earmarked for applicant. The applicant then chooses an installment plan to pay the balance of the selling price. An applicant is required to sign an undertaking to abide by the terms and conditions of the installment payment option plan.</p> <ul style="list-style-type: none"> • Please kindly note that the allocation will be on first-come-first-served basis and non-compliance with the terms of payment will lead to withdrawal of the plot reserved for you. You will also be subject to any new policy, rule or bye-law that may be adopted and or passed by the Corporation. • Direct transfers (Cedis/Foreign Currencies) may be made into the following TDC Accounts. <p>BANK NAME / ACCOUNT NUMBERS</p> <p>GHANA COMMERCIAL BANK - 113323 (\$) (FOREIGN BRANCH) - 122774 (£)</p> <p>STANDARD CHARTERED BANK TEMA 87015-19856800 (\$) 87002-19856800 (\$) 28002-19856800 (£) 93015-19856800 (EU)</p> <p>SSB BANK LTD TEMA - 0062510003774 (\$), 0062610000927 (£), 0062910000134 (EU) SWIFT - SSEBGHAC</p> <p>BARCLAYS BANK (GH) LTD 1350982 (\$), 1364487 (£) SWIFT - BARCGHAC</p> <p>Offer and right of entry letters will only be issued to applicants who have completed payments.</p> <p>Refunds, whether on the basis of request or withdrawal of a plot reservation due to non-payment of the full price shall e made without interest.</p>	<p>Tema Development Corporation (TDC) is located at Tema.</p> <p>P.O.Box 46, Tema-Ghana. Tel: 233(22)202731-4 Fax Numbers: 233-22-20273,233-22-20716</p>

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<p>TEMPO ESTATES LIMITED is registered in Ghana as a real estate developer, offering a comprehensive range of building solutions by constructing commercial and residential properties as well as manufacturing concrete blocks, pavement blocks and curbs.</p> <p>Our aim is to focus on providing high quality homes with excellence standards of supervision and finish, at competitive prices.</p> <p>The concept is to provide affordable security and comfort within a plush environment.</p> <p>Other services include: building on client's own land, supervisory service, land sales, property management, sales and letting.</p>	<p>Customers wishing to buy houses from Tempo will be required to make payment for the price of the house on the following terms:</p> <p>Discount: Those making 100% down payment will enjoy a discount of 5% on the sale value of the house type purchased.</p> <p>Installment Plan: Fifty percent (50%) of the sale value of the house type required as down payment before commencement of construction;</p> <p>Thirty percent (30%) of sale value when construction of house is at roofing level;</p> <p>outstanding twenty percent (20%) of sale value when construction is complete and the house is ready to be handed over to customer;</p>	<p>Mortgage Facilities: Mortgage finance is available through <u>Home Finance Company (HFC)</u> or Standard Chartered Bank in Ghana and other financial institutions.</p>	<p>BUSINESS ADDRESS Res. Address: No. A4 Tempo Gates, Opposite Baatsonaa Mobil, Off Spintex road. Accra.</p> <p>Postal Address: P. O. Box CT 5979, Cantonments, Accra. Telephone : 233-21- 811876/24-427-0621 Fax : 233-21-811875</p>

COMPANY NAME	TERMS OF PAYMENT	CONTACT
<p>TRACOAF Estatic Limited is a wholly owned Ghanaian Estate Developer. Offering a wide variety of houses from affordable Communities to Executive Estates.</p> <p>Tracoaf Estates Limited was incorporated in 1997 to take advantage of the growth in real Estates Development in Ghana. Tracoaf Estates is part of the Tracoaf group of Companies, which has interests ranging from Agriculture, Leisure and Manufacturing to construction. Tracoaf Estates is rapidly becoming one of the leading Estate Developers in Ghana.</p> <p>The Company is wholly owned by Ghanaians, and has an array of dedicated personnel managing its affairs. Tracoaf Estates offers a comprehensive range of building solutions. It is our aim to offer a basic standard living accommodation which can be tailored to meet the individuals own taste either instantly or gradually over a period of time which ever suits the individual's best circumstances at the time.</p> <p>Tracoaf Estates also aim's to provide accommodation units at a cost in reach of every Ghanaian both at home and overseas taking into consideration the already heavy living commitments people currently have.</p> <p>Tracoaf Estates not only offers developments on its purposely planned Estates, but we also offer our own in house build and design.</p> <p>This service is for those who have their own plots of land and wish to build to their own preferences and Tastes. Tracoaf Estates also is able to provide the discerning home purchaser simple and easy payment terms on most of its current projects</p>	<p>CONDITIONS OF PURCHASE</p> <p>Our Standard Payment Terms are:- 40% of Purchase Price on allocation of property 40% at Roofing Stage 20% Final Payment on Hand Over</p> <p>If you prefer not to remit funds to Ghana then the following co-ordinates should be used.</p> <p>BANK: Lloyds TSB 15 Blackheath Village Blackheath London SE3 9LH SWIFT CODE: LOYDGB2L SORT CODE: 30-90-89 ACCOUNT NAME: TRACOAF ACCOUNT NUMBER: 1108128</p> <p>On completion of an application form and receipt of an offer letter, a Property will be allocated to you by Tracoaf Estates Limited. Building will commence on your property once the initial financing has been received by Tracoaf Estates Limited.</p>	<p>Tracoaf Estates Limited, P.O. Box 9797 KIA, Accra.</p> <p>Telephone: 233-21-810511, 233-20-2110547, 233-21-679945</p> <p>Facsimile: 233-21-810515, 44-870-131-4258, 233-21-665749</p> <p>Tel: +44-(0)709-228-3918 Fax: +44-(0)870-131-4258 Website: www.tracoaf.com</p> <p>Email: tracoaf@aol.com tracoaf@hotmail.com</p>