

5 reasons to choose ezMORTGAGE®

You don't need to make bulk cash outflows to own property

As a regular contributor to Tier 3, part of your fund will be used as collateral so you don't have to make a huge initial down payment to secure the mortgage.

You get reduced processing fees and more favorable mortgage rates

As a member of the Petra Opportunity Pension Scheme, you enjoy the reduced mortgage processing fees and lower mortgage rates that come with the ezMortgage product.

You don't have to deal with all the 'red-tape' associated with securing a mortgage

ezMORTGAGE takes away most of the red-tape, including the need to provide a guarantor, lengthy paperwork, etc.

You get access to a database that makes it easier to find property suitable for you

You'll have access to a pre-negotiated list of homes and land at their different prices to choose from, making it easier and less expensive to find one that meets your needs.

You don't compromise your savings' growth

By not taking a chunk out of your Tier 3 to make down payments, the power of your savings remains intact, assuring you reach your financial goal.



ezMORTGAGE

0% Down Payment

Move into your dream home today and make monthly payments towards owning it.

PETRA▲

 Ghana Home Loans
...the mortgage specialists

To request an application form or seek further information call Petra on **024 243 5037** or **030 276 3908** or send an email to **enquires@petrasales.com**

Home Purchase | Land Purchase | Home Construction/Completion

Can't afford a regular mortgage?

Then you need the ezMORTGAGE[®] advantage

ezMORTGAGE offers you a **100% mortgage loan with 0% down payment**. Your tier 3 balance allows the loan provider to waive the initial 15%-20% deposit required to qualify for a regular mortgage by serving as collateral. This means you can:

1 Move into a fully paid for home today

Pay back in monthly installments over at least 10 years.



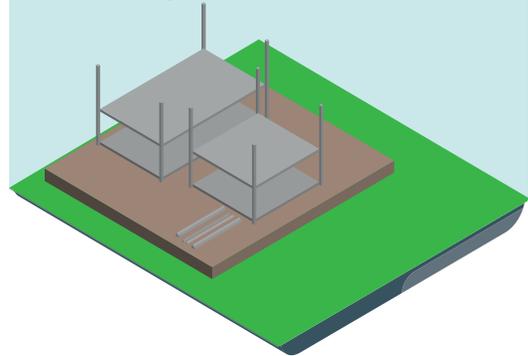
2 Start using a piece of land that's been fully paid for today

Pay back in monthly installments over at least 3 years.



3 Complete the fully financed construction on your housing project so you can move in soon

Pay back in monthly installments over at least 5 years.



Eligibility*

- You must be a member of the Petra Opportunity Pension Scheme (Tier 3 or Savings Booster).
- Your Tier 3 savings must be at least 1/5 the price of the property you want to purchase.

* Additional requirements may apply based on your mortgage needs and employment status