



# Welcome to TISOL's- American Rent!

American Rent makes renting an apartment or home in Ghana simple and affordable. We help our clients to rent their preferred homes by removing the headache of the payment of the huge advance rent demanded by landlords.



# How It Works

The American Rent allows our clients to have TISOL pay the full rent advance demanded by the landlord of the property selected by our client. We then sublet the property to our client and allow our client to make payment of her rent to TISOL on a monthly basis. TISOL charges an affordable premium of 25% of the total rent advance paid to the landlord.

# Why Choose TISOL's American Rent?

- We genuinely believe that renting a home in Ghana should be cheaper and should not require one to empty all her savings.
- TISOL's premium of 25% on the total rent advance paid to the landlord remains among the lowest charges available.
- Our team is constantly available to assist our clients through the application process and is always on hand to ensure any concerns with your property are promptly resolved.





# How To Get the Application Form

## In Person

Visit our office to pick up an application form in person at <https://maps.app.goo.gl/tcePPnMUmG3Qk6D29>

## WhatsApp

Request the form via WhatsApp message to [050 853 1944](https://wa.me/0508531944).

## Email

Send an email request to receive the application form at [info@tisolgh.com](mailto:info@tisolgh.com).



# Application Requirements

## 1 Valid ID

Provide a copy of your Ghana Card or passport.

## 2 Proof of Income

Submit documentation verifying your monthly income, such as pay slips and bank statements. The rent you seek should not exceed 40% of your verifiable income.

## 3 Proof of source of monthly income

If you are an employee, then you submit a copy of your appointment letter and 3 months pay slip. Additionally, employees must request their employer to deduct monthly installments. The employer's response must be in writing.

If self-employed, then submit your business registration certificate or other proof of business, together with either your bank statement or mobile money statement for the last 3 months

## 4 Guarantor

Provide contact information for your guarantor, a photocopy of Ghana Card (front and back) or copy of passport.

**NB:** Applicants who do not meet the affordability must provide a guarantor whose verifiable income satisfies the affordability. The guarantor must provide all the info listed above.



# Required Documents for Employees and Self-Employed Individuals

## Employees

To participate, employees must submit the following documents:

1. A copy of their appointment letter
2. Three months' pay slips and bank statement

*Additionally, employees must request their employer to deduct monthly installments. The employer's response must be in writing.*

## Deduction Options

If the employer agrees to deduct monthly installments:

- a. No further action is required

If the employer declines to deduct monthly installments:

- a) The employee must provide 12 months' post-dated cheques
- b) The guarantor must provide 6 months' post-dated cheques

## Self-Employed Individuals

To participate, self-employed individuals must submit the following documents:

1. Business registration certificate or other proof of business
2. Bank statement or mobile money statement for the last three months

All self-employed individuals must provide post-dated cheques in the following sequence:

- a) 12 months' post-dated cheques from the individual
- b) 6 months' post-dated cheques from the guarantor

# Property Verification

1

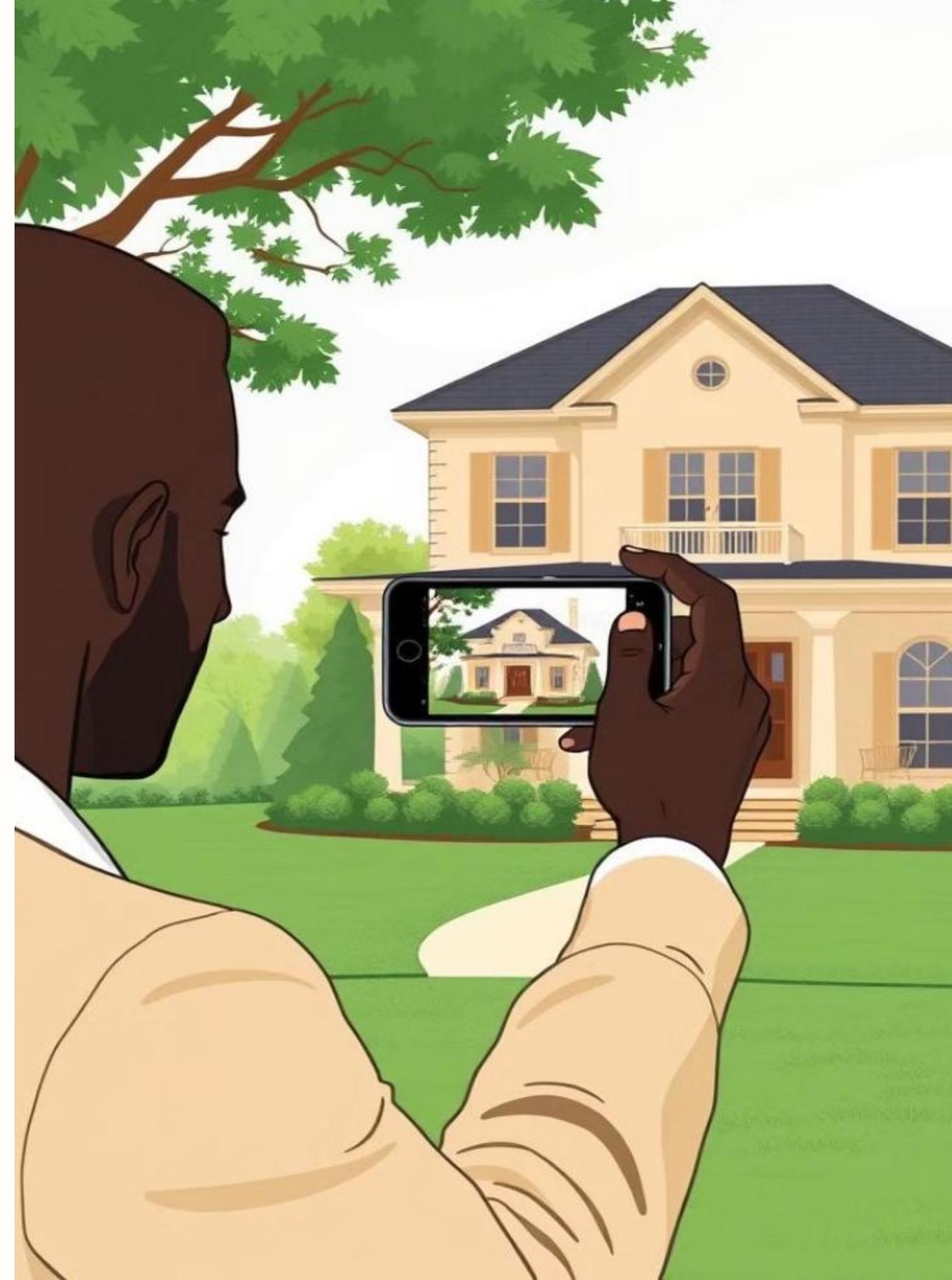
## Property Inspection

Our team will visit the chosen property to ascertain its location, condition and fixtures to ensure it is appropriate for rental.

2

## Landlord Verification

We will verify the landlord's identity and ownership of the property through documentation and in-person interaction. If the landlord is unavailable in Ghana, our team will find the best alternative means to undertake the verification.



# Application Review

1

## Submission

Submit your completed application form and ALL requested supporting documents.

2

## Review

Our team will carefully review your application within 48 hours.

3

## Decision

You will be notified of the application decision via WhatsApp or email or phone call. Where further documents or clarification is required, you will be informed.



# Initial Payments

## Security Deposit

Pay a refundable security deposit equal to 2 month's TISOL rent to cover any potential damage to the property or the cost of replacement of fixtures after the end of your tenancy period. The remainder will be refunded to you.

## 1<sup>st</sup> Month's Rent

Pay 1 month TISOL's rent in advance, which will be used to cover the first month rent payment. All subsequent monthly payments of the TISOL rent must be paid before the end of the 1<sup>st</sup> day of the month.

# Payment Of Rent Advance To Landlord

| Payment Method               | Timeframe   |
|------------------------------|---|
| Mobile Money or Bank Deposit | 24 Hours from your settlement of the Initial Payments |



# Agreements



## Sublet Agreement

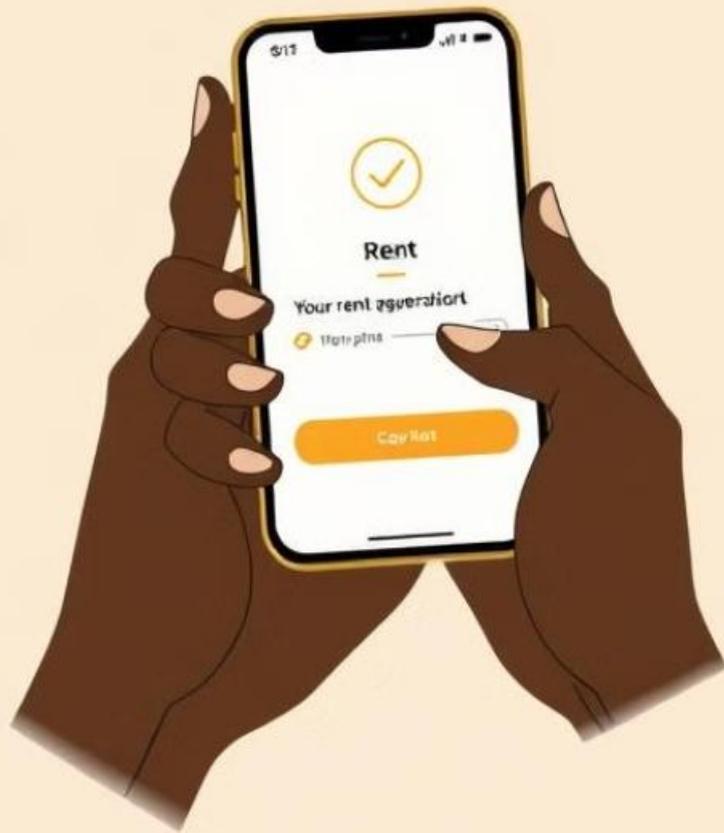
TISOL will rent your preferred property directly from the landlord and sublet the property to you by signing a sublet agreement. The sublet agreement will indicate the TISOL rent and the duration of your sublet.



## Tenancy Agreement

The landlord will sign a tenancy agreement with TISOL, confirming their agreement to rent the property on the same terms as offered to you. The landlord will also confirm his consent for the property to be sublet by TISOL to you.





# Payments Terms

1

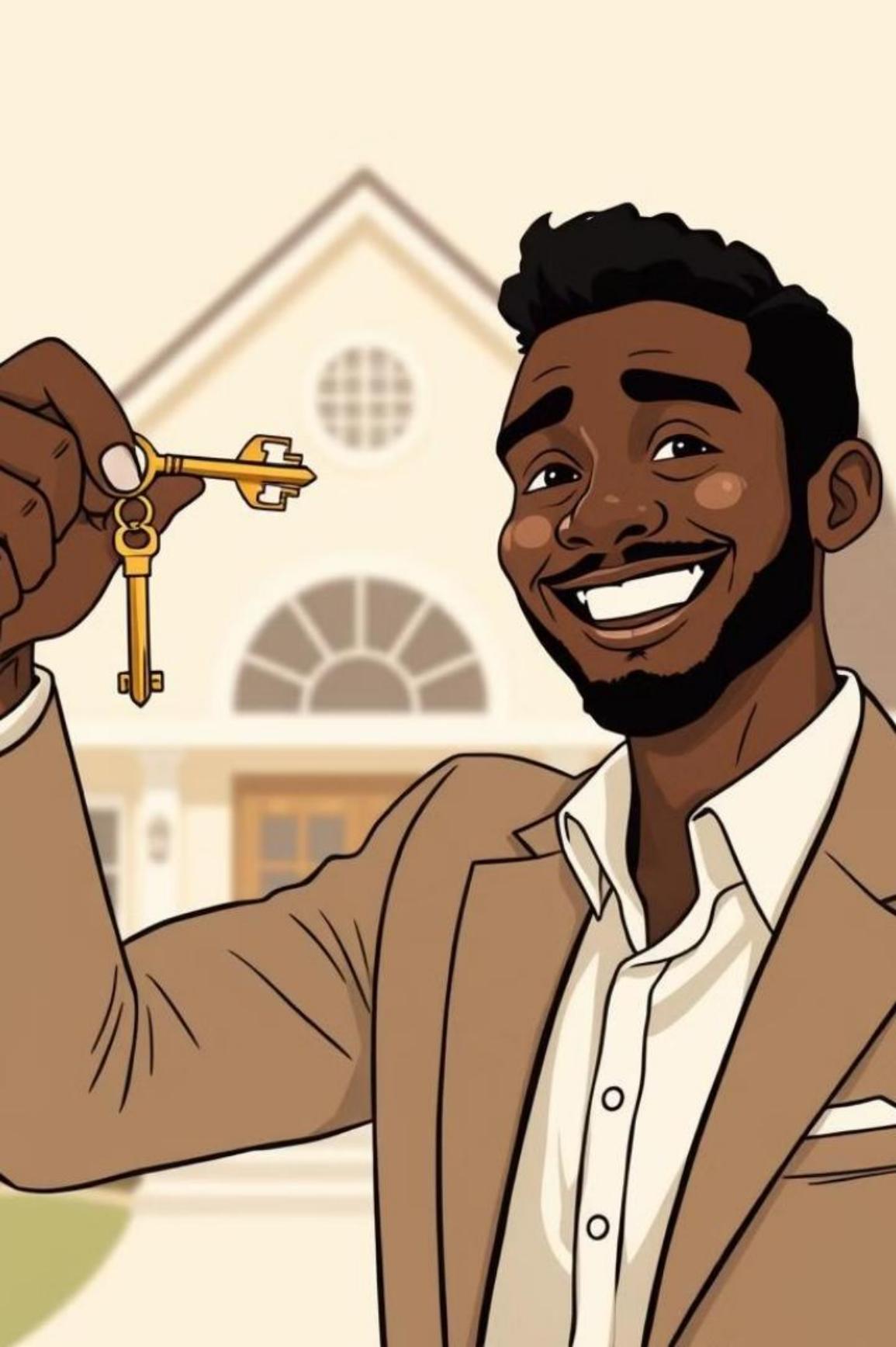
## Due Date

Make monthly rent payments to TISOL by the **1<sup>st</sup> day of each month**, unless otherwise agreed with TISOL.

2

## Payment Options

Choose a convenient payment method, such as mobile money or bank transfer. TISOL does not accept cash payments under any circumstances.



# Key Handover

## 1 Access

You will receive the keys to your new home from TISOL after TISOL settles the full payment of the rent advance to the landlord.

## 2 Move-in

You can now move in and start enjoying your new home.

# Get Started Today!

Make a smart choice! Check the requirements, fill out the form carefully, and we'll review it quickly. We will be glad to hear from you.

Let's connect:

Phone 📞: +233-(0)50-853-1941/+233-(0)50-853-1944

Email ✉️: info@tisolgh.com

WhatsApp 📱 +233-(0)50-853-1944. Start your application now!

