



Unlock your
Dream
 Home
 within



A DEVELOPMENT BY:

AFFIX
A PASSPORT
PHOTOGRAPH

SECTION 1: SUBSCRIBER'S DETAILS

NAME:

Mr. Mrs. Miss. Surname Other Names

NAME OF SPOUSE
(If Applicable) Surname Other Names

ADDRESS

DATE OF GENDER MALE FEMALE

MARTIAL STATUS NATIONALITY

OCCUPATION EMPLOYER'S NAME

COUNTRY OF RESIDENCE LANGUAGE SPOKEN

EMAIL ADDRESS:

TELEPHONE NUMBER MOBILE NUMBER:

VALID ID TYPE: ID NO:

SECTION 2: WORK PLACE DETAILS

WORK PLACE _____

WORK PLACE ADDRESS: _____

SOURCE OF INCOME _____

SECTION 3: NEXT OF KIN

NAME: _____

ADDRESS: _____

PHONE _____ DATE: _____

SECTION 3: SUBSCRIBER'S DECLARATION

I _____ hereby affirm that all information provided by me for the subscription to own a home through the Ibile Traditional Mortgage System is true and accurate. I also acknowledge that if any information given by me is confirmed to be false or untrue, this may result in the decline of my application.

NAME OF SUBSCRIBER: _____

SIGNATURE _____ DATE: _____

FOR REFERRAL DETAILS

NAME:

DATE:

PHONE:

EMAIL:

REALTOR/MKTG. AGENCY: CID NO. (OPTIONAL)

OTHER REQUIREMENTS: 1. Passport photograph of subscriber 2. Valid means of identification 3. Utility bill

CORPORATE SUBSCRIPTION

COMPANY NAME:

INDUSTRY:

ADDRESS:

EMAIL:

PHONE NO:

KINDLY PICK THE PROVIDED DOCUMENTS

- Copy of Certificate of Incorporation
- Board Resolution Authorizing
- Form CAC 7 [particulars of director]
- Directors Valid ID [At least 2]

We, whose particulars are as stated in the attached application form do hereby affirm that we have read and clearly understand the terms and conditions contained herein and intend to be bound by same. We certify that all information given by us is true and correct to the best of our knowledge.

SIGNATURE OF [_____]

SIGNATURE OF [_____]

DATE

DATE

I PREFER MY HOME IN



Select Estate of your choice

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
LEKKI AVIATION TOWN	GRANVILLE ESTATE	THE PARLIAMENT	MAJESTIC BAY
			

BUNGALOW (PRICES)

TICK BELOW

3 Bedroom Bungalow with BQ
House Cost: ₦74M
Statutory Fee: ₦20M

TOTAL (₦)
94,000,000

TERRACE (PRICES)

TICK BELOW

3 Bedroom Terrace with BQ
House Cost: ₦112M
Statutory Fee: ₦25M

TOTAL (₦)
137,000,000

DUPLEX (PRICES)

TICK BELOW

3 Bedroom Duplex with BQ
House Cost: ₦219M
Statutory Fee: ₦30M

TOTAL (₦)
249,000,000

4 Bedroom Duplex with BQ
House Cost: ₦268M
Statutory Fee: ₦30M

TOTAL (₦)
298,000,000

5 Bedroom Duplex with BQ
House Cost: ₦310M
Statutory Fee: ₦30M

TOTAL (₦)
340,000,000

PAYMENT OPTIONS

Outright Plan

6 Months

Mortgage Plan

1 year 2 years 3 years

4 years 5 years

3 Bedroom Bungalow+BQ

10% Initial Deposit

Building Type	Amount / Unit
Property Amount (₦)	94,000,000
Compulsory Initial Percentage (%)	10
Initial Payment (₦)	9,400,000
Amount To Mortgage (₦)	84,600,000
Total Interest To Pay (₦)	20,794,700
Total Amount To Pay (₦)	114,794,680

INSTALMENT PAYMENT PLAN

Year	Outstanding Balance (₦)	Interest Rate (%)	Interest Amount (₦)	Principal (₦)	Total Yearly Repayment (₦)	Monthly Payment (₦)
1	84,600,000	7.5	6,345,000	16,920,000	23,265,500	1,938,750
2	67,680,000	8.0	5,414,400	16,920,000	22,334,400	1,861,200
3	50,760,000	8.5	4,314,600	16,920,000	21,234,600	1,769,500
4	33,840,000	9.0	3,045,600	16,920,000	19,965,600	1,663,800
5	16,920,000	9.9	1,675,080	16,920,000	18,595,080	1,549,590

3 Bedroom Terrace+BQ

10% Initial Deposit

Building Type	Amount / Unit
Property Amount (₦)	137,000,000
Compulsory Initial Percentage (%)	10.0
Initial Payment (₦)	13,700,000
Amount To Mortgage (₦)	123,300,000
Total Interest To Pay (₦)	30,307,140
Total Amount To Pay (₦)	167,307,140

INSTALMENT PAYMENT PLAN

Year	Outstanding Balance (₦)	Interest Rate (%)	Interest Amount (₦)	Principal (₦)	Total Yearly Repayment (₦)	Monthly Payment (₦)
1	123,300,000	7.5	9,247,500	24,660,000	33,907,500	2,825,625
2	98,640,000	8.0	7,981,200	24,660,000	32,551,200	2,712,600
3	73,980,000	8.5	6,288,300	24,660,000	30,948,300	2,579,025
4	49,320,000	9.0	4,438,800	24,660,000	29,098,800	2,424,900
5	24,660,000	9.9	2,441,340	24,660,000	27,101,340	2,258,445

3 Bedroom Duplex+BQ

10% Initial Deposit

Building Type	Amount / Unit
Property Amount (₦)	249,000,000
Compulsory Initial Percentage (%)	10
Initial Payment (₦)	24,900,000
Amount To Mortgage (₦)	224,100,000
Total Interest To Pay (₦)	55,083,780
Total Amount To Pay (₦)	304,083,780

INSTALMENT PAYMENT PLAN

Year	Outstanding Balance (₦)	Interest Rate (%)	Interest Amount (₦)	Principal (₦)	Total Yearly Repayment (₦)	Monthly Payment (₦)
1	224,100,000	7.5	16,807,500	44,820,000	61,627,500	5,135,625
2	179,280,000	8.0	14,342,400	44,820,000	59,162,400	4,930,200
3	134,460,000	8.5	11,429,100	44,820,000	56,249,100	4,687,425
4	89,640,000	9.0	8,067,600	44,820,000	52,887,600	4,407,300
5	44,820,000	9.9	4,437,180	44,820,000	49,257,180	4,104,765

4 Bedroom Duplex+BQ

10% Initial Deposit

Building Type	Amount / Unit
Property Amount (₦)	298,000,000
Compulsory Initial Percentage (%)	10.0
Initial Payment (₦)	29,800,000
Amount To Mortgage (₦)	268,200,000
Total Interest To Pay (₦)	65,923,560
Total Amount To Pay (₦)	363,923,560

INSTALMENT PAYMENT PLAN

Year	Outstanding Balance (₦)	Interest Rate (%)	Interest Amount (₦)	Principal (₦)	Total Yearly Repayment (₦)	Monthly Payment (₦)
1	268,200,000	7.5	20,115,000	53,640,000	73,755,000	6,146,250
2	214,560,000	8.0	17,164,800	53,640,000	70,804,800	5,900,400
3	160,920,000	8.5	13,678,200	53,640,000	67,318,200	5,609,850
4	107,280,000	9.0	9,655,200	53,640,000	63,295,200	5,274,600
5	53,640,000	9.9	5,310,360	53,640,000	58,950,360	4,912,530

5 Bedroom Duplex+BQ

10% Initial Deposit

Building Type	Amount / Unit
Property Amount (₦)	340,000,000
Compulsory Initial Percentage (%)	10.0
Initial Payment (₦)	34,000,000
Amount To Mortgage (₦)	306,000,000
Total Interest To Pay (₦)	75,214,800
Total Amount To Pay (₦)	415,214,800

INSTALMENT PAYMENT PLAN

Year	Outstanding Balance (₦)	Interest Rate (%)	Interest Amount (₦)	Principal (₦)	Total Yearly Repayment (₦)	Monthly Payment (₦)
1	306,000,000	7.5	22,950,000	61,200,000	84,150,000	7,012,500
2	244,800,000	8.0	19,584,000	61,200,000	80,784,000	6,732,000
3	183,600,000	8.5	15,606,000	61,200,000	76,806,000	6,400,500
4	122,400,000	9.0	11,016,000	61,200,000	72,216,000	6,018,000
5	61,200,000	9.9	6,058,800	61,200,000	67,258,800	5,604,900

Step Into Smart Homeownership
Within Our **Prestigious Estates.**

FREQUENTLY ASKED QUESTIONS / TERMS AND CONDITIONS

Q1: WHAT IS THE IBILE TRADITIONAL MORTGAGE SYSTEM?

A1: This is an initiative of Harmony Garden and Estate Development Limited that allows Nigerians at home and abroad to own their Homes in a rent-to-own model on a single digit and across five years payment spread. The Ibile Traditional Mortgage System, an initiative of Hon (Dr) Audullahi Saheed Mosadoluwa, is a groundbreaking rent-to-own housing scheme designed to make property ownership affordable, accessible, and stress-free for Nigerians living in Nigeria and abroad, on a single-digit interest rate of 9.9% annually and with a maximum instalment spread of five (5) years.

Q2: WHO ARE THE PEOPLE THAT THE IBILE TRADITIONAL MORTGAGE SYSTEM IS MEANT FOR?

A2: The Ibile Traditional Mortgage System is designed to provide mortgage options of up to 5 years flexibility in repayment for all well-meaning Nigerians across business and private sectors, in order to enable a broader segment own their homes.

Q3: WHAT ARE THE PRIMARY METRICS TO CHECK MY ELIGIBILITY?

A3: Either you are living in Nigeria or in the Diaspora, eligibility check is based on the following:

- ✓ Ability to make deposit of at least 10% of the value of House of your choice.
- ✓ Ability to remit the balance of your money on a monthly instalment payment across 60 months, without default
- ✓ You must be a demonstrable income earner

Q4: WHAT TYPES OF HOMES ARE COVERED UNDER THE IBILE TRADITIONAL MORTGAGE SYSTEM?

A4:

- ✓ 3 Bedroom Bungalow with BQ
- ✓ 3 Bedroom Terrace with BQ
- ✓ 3 Bedroom Duplex with BQ
- ✓ 4 Bedroom Duplex with BQ
- ✓ 5 Bedroom Duplex with BQ

Q5: CAN I PAY IN ADVANCE MY MONTHLY REPAYMENT, SO AS TO ENSURE I COMPLETE MY PAYMENT ON TIME?

A5: Yes. An advance monthly and annual payment of your balance is acceptable. This helps to reduce your interest rate and also ensure faster allocation of your

home. The earlier the applicant repays the loan, the earlier the property rights will be transferred to the applicant.

Q6: WHAT HAPPENS IF I DEFAULT ON MY MONTHLY REPAYMENT?

A6: Where there is a default on your monthly instalment payment, there shall be a 2% fine on the on the month payment defaulted.

For the second default, monthly payment shall attract a fine of 3%, on the second months' payments defaulted.

Third to the eleventh Calendars default of monthly payment shall be 3% of the total due aside from the standard annual single-digit interest on the agreed spread balance.

Q7: WHAT HAPPENS IF I DEFAULT MULTIPLE TIMES IN A BUSINESS YEAR?

A7: You are advised not to default on your payment at all. For multiple defaults across a business year, the occurrence of any of the events of default and or default of payment on balance of purchase price for twelve (12) consecutive months will be an act of forfeiture.

Harmony Garden and Estate Development Limited therefore has the right to surcharge an Administrative fee of 30% and refund the remaining amount to the subscriber without objections.

Q8: WHAT IS THE INTEREST RATE ON THE IBILLE TRADITIONAL MORTGAGE SYSTEM?

A8: The Ibille Traditional Mortgage System comes with a single digit interest rate of not more than 9.9% across the five (5) years of the payment period.

- i. 7.5% of the remaining balance after the deposit in the first year
- ii. 8.0% of the remaining balance during the second year
- iii. 8.5% of the remaining balance during the third year
- iv. 9.0% of the remaining balance during the fourth year
- v. 9.9% of the remaining balance during the fifth year.

Q9: CAN I TRANSFER MY OWNERSHIP OF THE PROPERTY?

A9: Yes, you can transfer the ownership of your property, however, this attracts a proportionate fee of 15% of the total sales value. These fees serve as the Administrative fees for the transfer of title as well the maintenance of the property.

Q10: CAN I CANCEL MY APPLICATION TO THE IBILE TRADITIONAL MORTGAGE SYSTEM?

A10: Yes, you can cancel your application to The Ibile Traditional Mortgage System. This attracts 30% surcharge of the property fee for Administrative charge for all-inclusive of changing of all statutory titles.

Q11: HOW MANY ESTATES DO WE HAVE THE IBILE TRADITIONAL MORTGAGE SYSTEM?

A11: This Initiative is present in the flagship Estates of the Harmony Garden and Estate Development Limited, which are the Lekki Aviation Town, The Parliament Estate, the GranVille Estate and the Majestic Bay Estate, all by Harmony Garden and Estate Development Limited.

Q12: WHAT TYPE OF TITLE DOES EACH OF THE ESTATES HAVE?

A12: Below are the titles that each of the Estates bear, and they are stated below accordingly:

- ✓ The Lekki Aviation Town is located at the Yegunda Government Resettlement Scheme, directly facing the Lekki-epe International Airport, and it comes with a C of O.
- ✓ The GranVille Estate is located at Oreki, by Eleko bus stop, Ibeju-lekki, directly facing the Lekki-epe expressway, and it comes with a Government Allocation.
- ✓ The Parliament Estate is located the Bolorunpelu Onigbedu, Oke-ogun, directly facing the Lekki-epe expressway, and it comes with a C of O.
- ✓ The Majestic Bay Estate comes with a Seaview, and it is located at the Oko-orisan community, directly facing the Lekki-expressway. This Estates comes with a Government Gazette title.

Q13: HOW MANY PERCENTAGE (%) DO I HAVE TO PAY TO TAKE POSSESSION OF THE HOME?

A13: After the first initial deposit of 10%, applicants will be allocated when their payment gets to 30% of the total payment, and at 50%, keys to the Homes will be given to applicants. Kindly note that this is like a rent-to-own scheme such that Applicants can commence living in the Homes at 50% payment, while they complete their payments even when living in their Homes of choice.

Q14: WHO HANDLES THE DOCUMENTATION AND GOVERNORS CONSENT?

A14: Documentation and Governors Consent on your property are optional, you can decide to handle these yourself, or you entrust Harmony Garden to handle these for you.

Q15: WHAT DOCUMENTS DO I GET UPON COMPLETED PAYMENT?

A15: Upon completed payment, the client will get structural plan of the house, survey and deed.

THEREFORE, THE INFORMATION PROVIDED HERE, THE FREQUENTLY ASKED QUESTIONS (FAQS) AND THE TERMS AND CONDITIONS HERewith IS ACCEPTABLE AND CONSENTED BY ME AND I HEREBY ACKNOWLEDGE A COPY OF IT. I ALSO HEREBY CONFIRM THAT THE INFORMATION I HAVE WILLINGLY PROVIDED ON THIS FORM IS TRUE AND ACCURATE.

NAME: _____ SIGNATURE: _____ DATE: _____

NAME: _____ SIGNATURE: _____ DATE: _____

NB: In the case where the purchaser/subscriber is a company or business name, Harmony Garden & Estate Development Ltd would require 2 directors or the proprietors to sign the subscription form, there must be an impression of the common seal and attachment of Form C07 & Certificate of incorporation or Certificate of Business Name Registration. For a company, the name must end with LTD, while for a Business Name, the purchaser is the Proprietor trading in the name & style of the business name e.g Mr./Mrs. Olumuyiwa Chidiebere Mustapha (trading in the name & style of Aviation Town Estate).

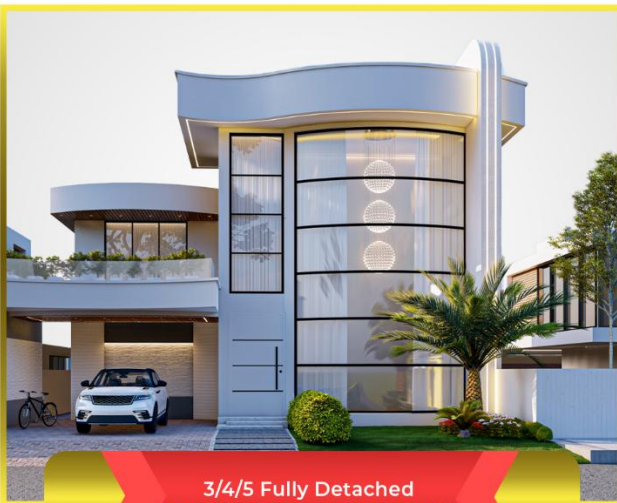
Our **BUILDINGS**



3-Bedroom
Bungalow+BQ



3 Bedroom
Terraces+BQ



3/4/5 Fully Detached
GranVille Cinema Duplex+BQ



3/4/5 Fully Detached
Asake Cottage Duplex+BQ

PAYMENT SLIP SHOULD BE SENT TO:
salesops@landbookbyharmony.com or support@landbookbyharmony.com

ALL PAYMENT SHOULD BE MADE IN FAVOUR OF
 HARMONY GARDENS & ESTATE DEVELOPMENT LIMITED

0008989904



1306415006



1008684258



Harmony Garden USD account details:



Beneficiary name:
 PROVIDUS BANK PLC

Beneficiary Address:
 54 Adetokunbo Ademola Street, Victoria Island, Lagos.

Beneficiary bank SWIFT Code:
 FIRNZAJJ

Beneficiary bank name:
 FIRSTRAND BANK

Beneficiary bank address:
 RMB Corporate Banking 4, First Place 3rd Floor. Bankcity Johannesburg

ACCT NO (USD):
 62854143915

Narration/Remark:
 Customer Name:
 Harmony Gardens and Estate Development Ltd.



Correspondent Bank:
 UNITED BANK FOR AFRICA PLC, NEW YORK BRANCH

SWIFT Address:
 UNAFUS33

Routing/Aba No:
 026000110

Beneficiary Bank Name:
 LOTUS Bank Limited

Beneficiary Bank SWIFT Code:
 LOTUNGLA

Beneficiary Bank A/C:
 50010010004879 (Dom Inflow)

Final Beneficiary Name:
 Harmony Garden and Estate Development

Beneficiary Account Number:
 1009769871

Beneficiary Bank Address:
 39C Ahmed Onibudo Street, Victoria Island, Lagos, Nigeria.

Account Currency:
 USD

Bank Code:
 303

Please be informed that default in payment(s) within the specified payment period may/will result in termination or revocation of the contract/or attract either a 5% surcharge interest fee from 4 months to 6 months or 10% surcharge interest fee from 7 months to 12 months upon demand after payment expiration. The company also reserves the right to review number of plots purchased in the event of payment default.