



# Unlock your Dream Home

with



POWERED BY:



The Federal Ministry of Housing & Urban Development

*in partnership with*

Harmony Garden and Estate Development Limited

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 BIRTH**       **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 NUMBERS:** \_\_\_\_\_ **DATE:** \_\_\_\_\_

**SECTION 3: SUBSCRIBER'S DECLARATION**

I \_\_\_\_\_ hereby affirm that all information provided by me for the subscription to the Harmony Renewed Hope Initiative 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 NO:**

**EMAIL:**

**MKTG. AGENCY**  **CID NO.**

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**

**FLATS** TICK BELOW

<b>2 Bedroom Flats</b>	<b>₦54,000,000</b>	<input type="checkbox"/>
<b>3 Bedroom Flats</b>	<b>₦59,000,000</b>	<input type="checkbox"/>

**TERRACE**

<b>3 Bedroom Terrace</b>	<b>₦116,000,000</b>	<input type="checkbox"/>
<b>4 Bedroom Terrace</b>	<b>₦137,000,000</b>	<input type="checkbox"/>

**DUPLEX**

<b>3 Bedroom Duplex with BQ</b>	<b>₦227,000,000</b>	<input type="checkbox"/>
<b>4 Bedroom Duplex with BQ</b>	<b>₦298,000,000</b>	<input type="checkbox"/>
<b>5 Bedroom Duplex with BQ</b>	<b>₦340,000,000</b>	<input type="checkbox"/>

**BUNGALOW**

<b>2 Bedroom Bungalow with BQ</b>	<b>₦75,000,000</b>	<input type="checkbox"/>
<b>3 Bedroom Bungalow with BQ</b>	<b>₦85,000,000</b>	<input type="checkbox"/>

**Harmony Garden Repayment Duration**

1 year     2 years     3 years     4 years     5 years

**FMBN Repayment Period**

5 years     10 years     15 years     20 years     25 years

30 years

**Select Estate of your choice**

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

## FREQUENTLY ASKED QUESTIONS / TERMS AND CONDITIONS

### **Q1: WHAT IS THE FEDERAL GOVERNMENT/HARMONY GARDEN RENEWED HOPE HOUSING INITIATIVE?**

**A1:** This is the initiative of the Federal Ministry of Housing and Urban Development in partnership with Harmony Garden and Estate Development Limited to tackle housing deficit for Nigerians in Nigeria and Nigerians in the Diaspora in order to have access to Housing Loans on a single digit and with loan repayable period across 30 years (360 months tenor period).

### **Q2: WHO ARE THE PEOPLE THAT THIS INITIATIVE IS MEANT FOR?**

**A2:** The Harmony Renewed Hope Housing Scheme is designed to provide low-cost mortgage options, particularly for pension account holders, enabling a broader segment of the population to own their homes

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

**A3:** Eligibility check is based on income, age, and equity contribution. Additionally, this is limited to Nigerians alone, either you are living in Nigeria or outside Nigeria.

- ✓ You should be at least 18 years old.
- ✓ Remit your monthly contributions deducted to FMBN promptly (which must be at least 6 months' contributions)
- ✓ Update your passbook, which is transferable from one job to the next, in case you leave your present job while enlisted on this Initiative.
- ✓ You must have made at least six (6) months of contributions to the Fund.
- ✓ To ensure loan payback, applicant will show the Harmony Garden's vetting Team that he or she has a steady stream of income.

### **Q4: AFTER CONFIRMING MY ELIGIBILITY, WHAT DATA WILL BE REQUIRED OF ME TO COMMENCE MY APPLICATION?**

**A4:** Details required for the application are:

- ✓ Personal bio-data
- ✓ Employment details
- ✓ Identification documents
- ✓ Financial details
- ✓ Next of Kin details

### **Q5: HOW MANY STAGES ARE INVOLVED BEFORE THE FINAL DISBURSEMENT OF THE HARMONY RENEWED HOPE HOUSING LOANS?**

**A5:** The application process involves four (4) stages, which includes Expression of Interest (EoI); Verification; Mortgage pre-approval; and Final approval and Disbursement.

**Q6: CAN I CORRECT/MODIFY MY PROFILE DETAILS ONCE I REGISTER ON THE MORTGAGE PLATFORM?**

**A6:** Kindly ensure that you correctly make entries of your details during the application process. Should you enter wrong information and want to make corrections after submitting your application form, kindly note that you cannot edit your profiles on the platform once submitted. You are to exercise a high level of care and caution before filling this form in order to prevent rejection.

**Q7: CAN I PAY IN ADVANCE MY MONTHLY REPAYMENT, SO AS TO ENSURE I COMPLETE MY PAYMENT ON TIME, EVEN BEFORE MY ACTUAL REPAYMENT PERIOD?**

**A7:** Advance, monthly, and annual repayment of the loan is permissible. The earlier the applicant repays the loan, the earlier the property rights will be transferred to the applicant.

**Q8: WHAT HAPPENS IF I DEFAULT ON MY LOAN REPAYMENT?**

**A8:** Where there is a default on the payment of the loan on a monthly basis, 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.

**Q9: WHAT HAPPENS IF I DEFAULT MULTIPLE TIMES IN A BUSINESS YEAR?**

**A9:** 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 will either repossess the home/building without any objections, re-sell the home and carry out any such sale into effect.

**Q10: HOW MUCH LOAN CAN I APPLY FOR?**

**A10:** The Harmony Renewed Hope Mortgage, like every other loan, has a maximum amount you can get from the FMBN. An applicant is therefore eligible for a maximum amount of N50 Million FMBN loan for 30 years Tenor with a 9.9 single digit, while Harmony Garden and Estate Development Ltd can give you up to N500 Million value property with repayment period of up to 5 years on a single-digit interest rate.

**Q11: WHAT IS THE INTEREST RATE ON THE HARMONY RENEWED HOPE MORTGAGE?**

**A11:** Every loan comes with an interest rate, however, the Harmony Renewed Hope Mortgage is on a single digit not more than 9.9% across the five (5) years of the repayment 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.

**Q12: CAN I TRANSFER MY OWNERSHIP OF THE PROPERTY?**

**A12:** Yes, you can transfer the ownership of your property, and there are proportionate transfer fees accrued to both the buyer and seller. The buyer will be charged 5% of the total sum, while the seller will equally be charged 5% of the total sum. These fees serve as the Administrative fees for the transfer of title as well the maintenance of the property.

**Q13: CAN I CANCEL MY APPLICATION TO THE HARMONY RENEWED HOPE MORTGAGE PROGRAMME?**

**A13:** Yes, you can cancel your application to the Housing programme. This attracts 30% surcharge of the property fee for Administrative charge for all-inclusive of changing of all statutory titles, as well as re-finance, re-application, for new prospects filing with the mortgage bank.

**Q14: HOW MANY ESTATES DO WE HAVE THE HARMONY RENEWED HOPE MORTGAGE PROGRAMME?**

**A14:** 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.

**Q15: WHAT TYPE OF TITLE DOES EACH OF THE ESTATES HAVE?**

**A15:** 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.

**Q16: WHAT IS THE DEPOSIT AMOUNT FOR MORTGAGES?**

**A16:** With an initial deposit of 20%, applicants can then spread their remaining balance across 60 months to complete their payment.

Applicant shall not be entitled to the Federal Mortgage loan through RENEWED HOPE MORTGAGE SYSTEM unless you have subscribed to 30% of the purchase price for the purchase of housing units from Harmony Garden and Estate Development Limited.

Kindly note that Harmony Garden balance on the home on interest has to be completed within 60 months on a single digit, while the Federal Government Housing loan has a repayment grace period of up to 360 months.

**Q17: HOW MANY PERCENTAGE (%) DO I HAVE TO PAY TO TAKE POSSESSION OF THE HOME?**

**A17:** After the first initial deposit, applicants will be allocated when their payment has gotten 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.

**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 Gardens & 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**



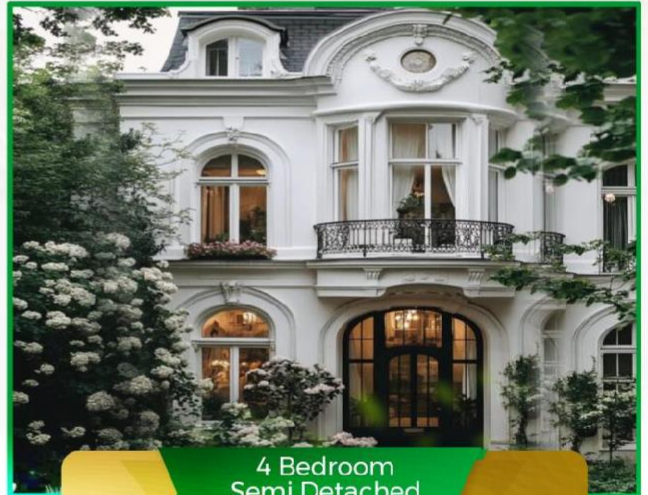
2&3 Bedroom Bungalow



3&4 Bedroom Terraces



2&3 Bedroom Block of Flats



4 Bedroom Semi Detached Duplex



3,4,5 Fully Detached GranVille Cinema Duplex



3,4,5 Fully Detached Asake Cottage Duplex

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

**0008989904**



**TAJ Bank**  
 Our only interest is you.

**1306415006**




**PROVIDUSBANK**  
 FUTURE FORWARD BANKING

**1008684258**



**LOTUS BANK**

**Harmony Garden USD account details:**



**PROVIDUSBANK**  
 FUTURE FORWARD BANKING

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.**



**LOTUS BANK**

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.