



► Housing
**INITIATIVE
SUBFORM**

Our Estates





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 GENE M F 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 the Harmony Garden Housing 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

I PREFER MY HOME IN



<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

BUNGALOW (PRICE)

3 Bedroom Bungalow with BQ House Cost: N74M Statutory Fee: 20M	TOTAL (N) 94,000,000	<input type="checkbox"/>
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TERRACE (PRICE)

TICK BELOW

3 Bedroom Terrace with BQ House Cost: N112M Statutory Fee: 25M	TOTAL (N) 137,000,000	<input type="checkbox"/>
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DUPLEX (PRICES)

3 Bedroom Duplex with BQ House Cost: N219M Statutory Fee: 30M	TOTAL (N) 249,000,000	<input type="checkbox"/>
4 Bedroom Duplex with BQ House Cost: N268M Statutory Fee: 30M	TOTAL (N) 298,000,000	<input type="checkbox"/>
5 Bedroom Duplex with BQ House Cost: N310M Statutory Fee: 30M	TOTAL (N) 340,000,000	<input type="checkbox"/>

PAYMENT OPTIONS

Outright Plan

6months

FREQUENTLY ASKED QUESTIONS / TERMS AND CONDITIONS

Q1: WHAT DOES OUTRIGHT PURCHASE MEAN?

A1: Outright Purchase is a direct homeownership option offered by Harmony Garden & Estate Development Ltd that allows buyers to fully pay for their chosen property within a maximum period of six (6) months, without enrolling in the Ibile Traditional Mortgage System or paying any mortgage interest.

Q2: WHO IS AN OUTRIGHT PURCHASE SUITABLE FOR?

A2: The Outright Purchase option is designed for:

- ✓ Individuals who want immediate or fast-track ownership
- ✓ Buyers with access to lump-sum or short-term funds
- ✓ Nigerians in the diaspora seeking quick property acquisition
- ✓ Investors looking to secure assets without long-term repayment plans

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

A3: To qualify as an outright buyer, you must:

- ✓ Make an initial deposit as stated for the chosen property
- ✓ Complete full payment within six (6) months
- ✓ Be a verifiable individual or corporate buyer Comply with Harmony Garden's payment milestones and documentation process

Q4: WHAT TYPES OF HOMES ARE AVAILABLE FOR OUTRIGHT PURCHASE?

A4: Outright buyers can purchase any of the following housing options, subject to availability:

- ✓ 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: IS THERE ANY INTEREST RATE ON OUTRIGHT PURCHASE?

A5: No. Outright Purchase attracts ZERO interest.

No interest rate is added during the six (6) months payment period, provided the buyer completes full payment within the approved timeframe.

Q6: CAN I COMPLETE MY PAYMENT BEFORE THE 6-MONTH PERIOD?

A6: Yes. Early payment is encouraged and welcomed. Once full payment is completed, allocation and documentation processes will commence immediately, subject to project timelines.

Q7: WHAT HAPPENS IF I FAIL TO COMPLETE PAYMENT WITHIN 6 MONTHS?

A7: Failure to complete payment within the stipulated six (6) months may result in:

- ✓ Reclassification of the purchase plan
- ✓ Possible penalties or price review
- ✓ Termination of the outright agreement, subject to Harmony Garden's refund and administrative policy

Q8: WHEN WILL I BE ALLOCATED MY HOME?

A8:

- ✓ Allocation is done upon a substantial payment milestone as defined by Harmony Garden
- ✓ Physical possession and keys are handed over upon full payment, subject to construction completion

Q9: CAN I TRANSFER OR RESALE MY PROPERTY BEFORE COMPLETING PAYMENT?

A9: Transfer of ownership before full payment is not permitted.

After full payment, ownership transfer is allowed and attracts a 15% administrative fee of the property's total value.

Q10: CAN I CANCEL MY OUTRIGHT PURCHASE APPLICATION?

A10: Cancellation is permitted; however, it attracts a 30% administrative surcharge to cover processing, documentation, and statutory costs. The balance will be refunded in line with company policy.

Q11: WHICH ESTATES ARE AVAILABLE FOR OUTRIGHT PURCHASE?

A11: Outright purchase is available across Harmony Garden's flagship estates, including:

- ✓ Lekki Aviation Town
- ✓ The Parliament Estate
- ✓ GranVille Estate
- ✓ Majestic Bay Estate

Q12: WHAT TITLES DO THESE ESTATES HAVE?

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

- ✓ Lekki Aviation Town: Certificate of Occupancy (C of O)
- ✓ GranVille Estate: Government Allocation
- ✓ The Parliament Estate: Certificate of Occupancy (C of O)
- ✓ Majestic Bay Estate: Government Gazette (with Seaview advantage)

Q13: WHO HANDLES DOCUMENTATION AND GOVERNOR'S CONSENT?

A13: Documentation and Governor's Consent are optional services. Buyers may:

- ✓ Handle documentation independently, or
- ✓ Entrust Harmony Garden to manage the process professionally on their behalf

Q14: WHAT DOCUMENTS WILL I RECEIVE AFTER FULL PAYMENT?

A14: Upon completion of payment, buyers will receive:

- ✓ Deed of Assignment
- ✓ Survey Plan
- ✓ Structural Building Plan
- ✓ Other statutory documents as applicable

Q15: WHEN CAN I TAKE POSSESSION OF THE HOUSE UNDER OUTRIGHT PURCHASE?

A15:

- ✓ When a buyer's payment reaches 50% of the total purchase price within the six (6) months payment period, keys to the house will be issued, and the buyer may move into the property without the documentation being released at that stage.
- ✓ Upon 100% completion of payment within the six (6) months period, the buyer will be issued full statutory and ownership documents relating to the property.

IMPORTANT NOTE:

Physical possession at 50% payment does not confer legal ownership until full payment is completed and documentation is formally handed over.

Q16: FINAL ACKNOWLEDGEMENT

A16: By proceeding with an outright purchase, the buyer confirms that all information provided is true and accurate and that they have read, understood, and agreed to the terms, conditions, and FAQs outlined above.

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).



in



● 3 BEDROOM BUNGALOW +BQ



● 3 BEDROOM TERRACES +BQ



● 3, 4&5 BEDROOM DUPLEX+BQ
(ASAKE COTTAGE)



● 3, 4&5 BEDROOM DUPLEX+BQ
(GRANVILLE CINEMA)

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:
FIRZAJJ
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.