



Please Tick Your Preferred Option Below:

PREFERED PROPERTY	OUTRIGHT PAYMENT OF 3 MONTHS /90 DAYS
<p>Residential Plot of Land (600SQM) <input type="checkbox"/></p> <p>Residential Plot of Land (300SQM) <input type="checkbox"/></p> <p>Commercial Plot of Land (1000SQM) <input type="checkbox"/></p>	<p>NGN2.5M <input type="checkbox"/></p> <p>NGN1.4M <input type="checkbox"/></p> <p>NGN6.280M <input type="checkbox"/></p>

HARMONY[®]
GARDENS & ESTATE DEVELOPMENT LTD.



1000 Sqm Commercial Plot -N6.280m (all-inclusive)

Breakdown

Cost of Land	N5.4m
Survey	N500k
Deed	N200k
Dev	N180,000

600 Sqm - N2.5m (all-inclusive)

Breakdown

Cost of Land	N1.620m
Survey	N500k
Deed	N200k
Dev	N180,000

300 Sqm - N1.4m (all-inclusive)

Breakdown

Cost of Land	N520k
Survey	N500k
Deed	N200k
Dev	N180,000



FREQUENTLY ASKED QUESTIONS / TERMS AND CONDITIONS

Q1: WHERE IS HARMONY BLUECREST ESTATE LOCATED?

A1: HARMONY BLUECREST ESTATE is located at Igbonla, Epe, Lagos State.

Q2: WHY SHOULD I PURCHASE (A) SERVICED PLOT(S) OF LAND AT HARMONY BLUECREST ESTATE?

A2 HARMONY BLUECREST ESTATE is in close proximity and within radius to Ibeju-Lekki which is sitting more than 200 billion dollars commercial investment landmarks such as Dangote Refineries, Dangote Jetty, Lekki Deep Seaport, OK-LNG, Kelloggs Industries, Power-Oil Industries, Jiu-Hua Group, New Lekki International Airport, La-Campagne Tropicana, Eleko Beach Resort, Amen Estate and many more that guarantee high and huge returns on investments, on a short term and long term basis.

Q3: WHO ARE THE OWNERS/DEVELOPERS OF HARMONY BLUECREST ESTATE?

A3: Harmony Gardens & Estate Development Ltd.

Q4: WHAT TYPE OF TITLE DOES HARMONY BLUECREST ESTATE HAVE?

A4: Registered Survey and Deed of Assignment.

Q5: ARE THERE ANY ENCUMBERANCES ON YOUR SERVICED PLOTS OF LANDS?

A5: No. Our Serviced Plots of Lands are free from Government Acquisition and adverse claims.®

Q6: WHAT IS THE SIZE OF (A) SERVICED PLOT(S) OF LAND AT HARMONY BLUECREST ESTATE?

A6: 1000SQM (N6.280Million) | 600SQM (N2.5Million) | 300SQM (N1.4Million)

Q7: WHAT IS THE PAYMENT STRUCTURE?

A7: (a) Outright Payment of (0 – 3 Months/90 Days) for Residential Plots – **NGN2.5Million Naira** for 600SQM
1.4Million Naira for 300SQM

· Outright Payment of (0 – 3 Months/90 Days) for Commercial Plots – **NGN6.280Million Naira** for 1000SQM

(b) Instalment payment : 4-6 months/180 days for Residential plots: **NGN2.8Million Naira** for 600SQM
NGN1.7Million Naira for 300SQM

Instalment payment: 4-6months/180 days for Commercial plots: **NGN6.5Million Naira** for 1000SQM

(c) Instalment payment: 7-12 months/ 360 days for Residential plots: **NGN3Million Naira** for 600SQM
NGN2Million Naira for 300SQM

Instalment payment: 7-12months/360 days for commercial plots: **NGN7Million Naira** for 1000SQM

N.B 1: Please be informed that Harmony Gardens & Estate Development Ltd reserves the exclusive right to repudiate or defer processing transactions that violates the initial deposit threshold or payments that are made after the official announcement of close of sales. Payment validates subscription even if date on subscription form is earlier than the date of payment.

N.B2: 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.

NB 3: kindly be informed that 7.5% VAT on cost of the land will be payable by the land purchaser/client before the physical land allocation



Q08: WHAT DO I GET AS DOCUMENTATION AFTER FIRST PAYMENT, SUBSEQUENT PAYMENTS OR FULL PAYMENT FOR THE SERVICED PLOT OF LAND AT HARMONY BLUECREST ESTATE?

A08: After first or subsequent payments, you will be issued a Payment Receipt and a Letter of Acknowledgment. However, when full payment is made, you will be issued a Contract of Land Sale, Land Sales Full Payment Receipt, and Other Payments Notification Letter & Plot Allocation Document. On the other hand, you will receive your copy of The Deed of Assignment and Survey Plan within 3 months after full payment for your serviced plot(s) of land and after allocation has been done.

Q09: ARE THE ROADS TO YOUR ESTATE MOTORABLE AND ACCESSIBLE?

A09: Yes. The road(s) leading to the estate are motorable and accessible.

Q10: WHAT OTHER PAYMENTS DO I MAKE APART FROM PAYMENT OF THE SERVICED PLOT OF LAND?

A10: Please be informed that the Price(s) above is an All-Inclusive Price per Plot (which includes Price for Serviced Plots (Residential Plot/Corner-Plot/Commercial Plot/+Survey Plan + Deed of Assignment + Plot Demarcation).

Note: The only charges that will be paid after outright purchase is Yearly Service and Estate Maintainable Charges.

Q11: CAN I HAVE SURVEY PLANS FOR MORE THAN ONE (1) PLOT IF I PURCHASE MORE THAN ONE (1)

A11: Yes... However payment for each survey plan (per plot) will be made in accordance with the number of serviced plots of lands purchased.

Q12: WHEN DO I GET MY ALLOCATION? IS IT AFTER 60% or FULL PAYMENT?

A12: An Allocation Document would be issued within 1 month after 60% payment or full payment. On the other hand, physical allocation will be done during the annual dry season in order of subscription provided that at least 25% of development fees would have been paid.

Q13: WHEN DO I MAKE THE OTHER PAYMENTS? IS IT AFTER FULL PAYMENT(S) FOR MY SERVICED PLOT(S) OF LAND?

A13: Your copy of The Survey Plan, Deed of Assignment, and Plot Demarcation should be paid before Physical Allocation of Serviced Plot(s) of Land. Development Fees, on the other hand, should be paid (either on instalment over a 12 months period or outright basis) after or before physical allocation.



Q14: WHAT ARE THE INFRASTRUCTURES TO BE PUT IN PLACE IN HARMONY BLUECREST ESTATE?

A14: The Estate will be providing drainage systems, electrical street lighting, clean water supply, effective waste management system, excellently paved/interlocked road networks, perimeter fencing, effective security systems, clean environment and many more.

Q15: WHAT HAPPENS WHEN I CANNOT CONTINUE WITH THE PAYMENT, CAN I GET A REFUND?

A15: Yes. Refund is possible but less administrative fee of 30% after a 90 day notice.

Q16: WHEN CAN I START BUILDING & CONSTRUCTION ON MY SERVICED PLOT(S)

A16: You can start building and construction on your serviced plot(s) when you have completed full payments for your serviced plot(s) + documentation, been allocated your serviced plot(s) of land and submitted all your architectural drawings for your proposed and preferred building of your choice for approval by Harmony Gardens & Estate Development Ltd and The Lagos State Government. You will also be required to conduct a soil test before your building and construction work can commence. Harmony Gardens & Estate Development Ltd will in turn commence construction of Perimeter Fencing and Gate House within the first year of introducing the estate and other infrastructure will commence from the 2nd year with regards to the general level of development in that area and satisfactory evidence of possession of serviced plot(s) by subscribers.

Please select your proposed timeline for commencing building/development on your plot(s):

6 months 1 year 2 years

Q17: IS THERE ANY RESTRICTIONS REGARDING THE TYPE OF BUILDING I CAN BUILD & CONSTRUCT ON MY SERVICED PLOT(S) OF LAND?

A17: Yes. **HARMONY BLUECREST ESTATE** Layout is made up of residential and commercial plot sections which means you can only build and construct your preferred choice based on the designated use or plan for that section - i.e. Bungalows, Block of Flats and Duplexes.

N.B: Please note that face-me-I-face-you and high rises are strictly disallowed. Your building design must be in conformity to the required tenets of the estate which must be approved by Harmony Gardens & Estate Development and Lagos State Government.

Please specify your proposed or intended type of building you want to build and construct

Terrace Duplex Semi-Detached Duplex Fully-Detached Duplex
 Bungalow Block of Flats (Apartments)

Q18: IS THERE ANY TIME LIMIT TO COMMENCE WORK ON MY SERVICED PLOT(S) OF LAND AFTER ALLOCATION?

A18: Yes. There must be evidence of active possession on your land within 6 months of physical allocation i.e. fencing of plot(s).



Q19: CAN I RESELL MY SERVICED PLOT(S) OF LAND?

A19: Yes. If you have made full payment for your serviced plot(s) you can resell your property to whomever you so desire. However, please be informed that Harmony Gardens Estate & Development Ltd does not and will not sell on behalf of subscribers. Secondly, a notification letter must be drafted which will include your full details as well as the new buyer to seek approval for re-sale. Lastly, we would require you to pay 10% of the total land cost to the company for transfer of title documentation.

Q20: CAN I PAY TO YOUR REALTOR CONSULTANTS?

A20: No. all payments should be made to Harmony Gardens & Estate Development Ltd designated bank accounts. In the case of a cheque, they should be made payable to Harmony Gardens & Estate Development Ltd. Please be informed that we will not accept any responsibility for any liability of any sort that may arise as a result of deviation from the above guidelines.

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).

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



Sterling
Your One Customer Bank

0079089383
Your One Customer Bank



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