

Plot 266, FMBN Building, Cadastral Zone AO, Central Business District, Abuja - Nigeria. Tel: +234 (0) 803 452 0648, (0) 803 322 6203.
Abuja | Akure | Benin | Kaduna | Kano | Lagos | Minna | Nassarawa | Port-Harcourt



Hortigraph Housing Estate

NEW KARMO DISTRICT, ABUJA

FINANCED BY



DEVELOPED BY



HORTIGRAPH NIG. LTD



Hortigraph Housing Estate is nestled in the new Karmo district, few minutes off the plush Jabi Neighbourhood and Mbora district; 20 minutes drive from the city center and 20 minutes drive to the local and international airport. The estate comprises of a collection of residences ranging from well-spaced terraced apartment to luxury duplexes that will enthrall the heart of anyone.

All basic infrastructural facilities such as tarred road, water and electricity supply, paved walkways, are already in place. The estate will be developed in two phases with Phase 1 carefully conceived on a 1.5 hectares of land encompasses 42 housing units and Phase 2 designed to properly accommodate 45 housing units on 2.1 hectares of land.

Hortigraph Housing Estate



PHASE 1

FEATURES / FACILITIES

Dedicated Transformer
Borehole Water supply
Play Ground
Ample Parking Space
Security Post
Shared Generator House
Underground Cable & Drainage
Central Sewage System
Paved walkways & Well landscaped Estate



PHASE 2

FEATURES / FACILITIES

Dedicated Transformer
Borehole Water supply
Play Ground
Ample Parking Space
Security Post
Shared Generator House
Underground Cable & Drainage
Central Sewage System
Paved walkways & Well landscaped Estate

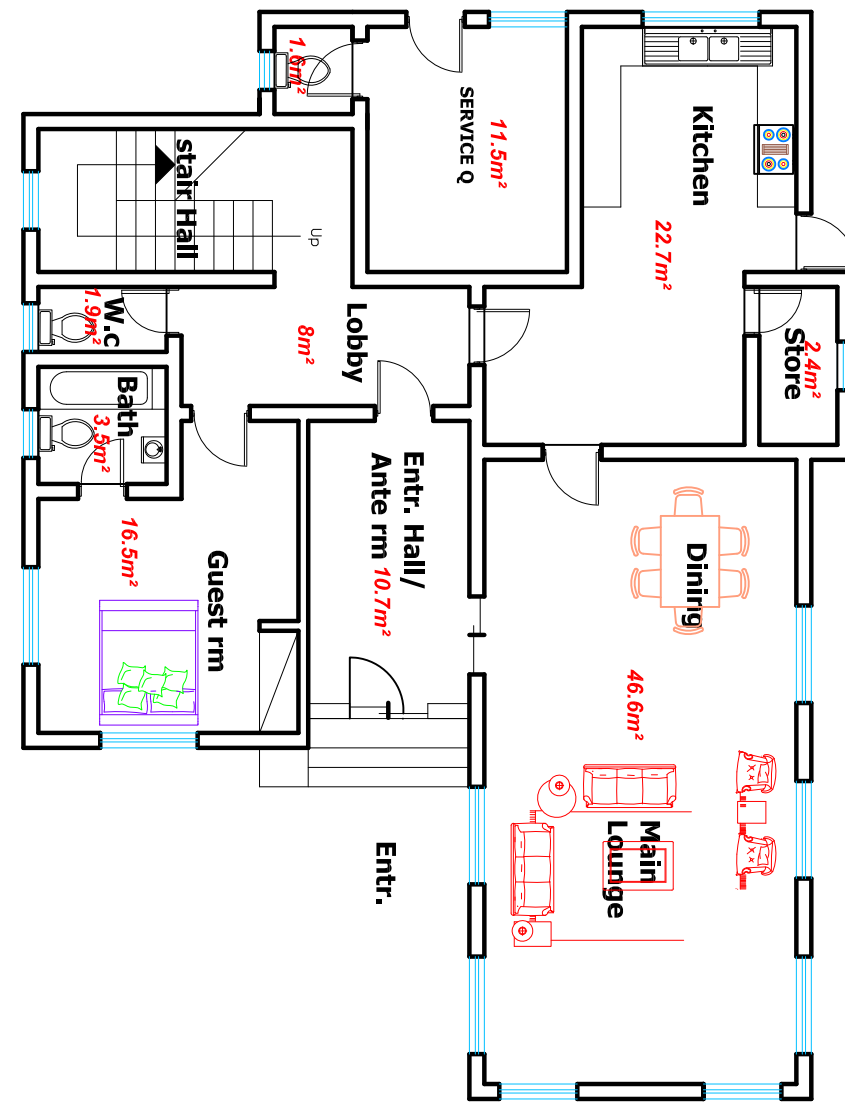


PAYMENT PLAN

- 20% down payment on acceptance of offer;
- 30% down payment within the next 6months from date of acceptance of offer;
- 50% balance payment is payable over the next 12 months on a monthly or quarterly basis at 0% interest rate.

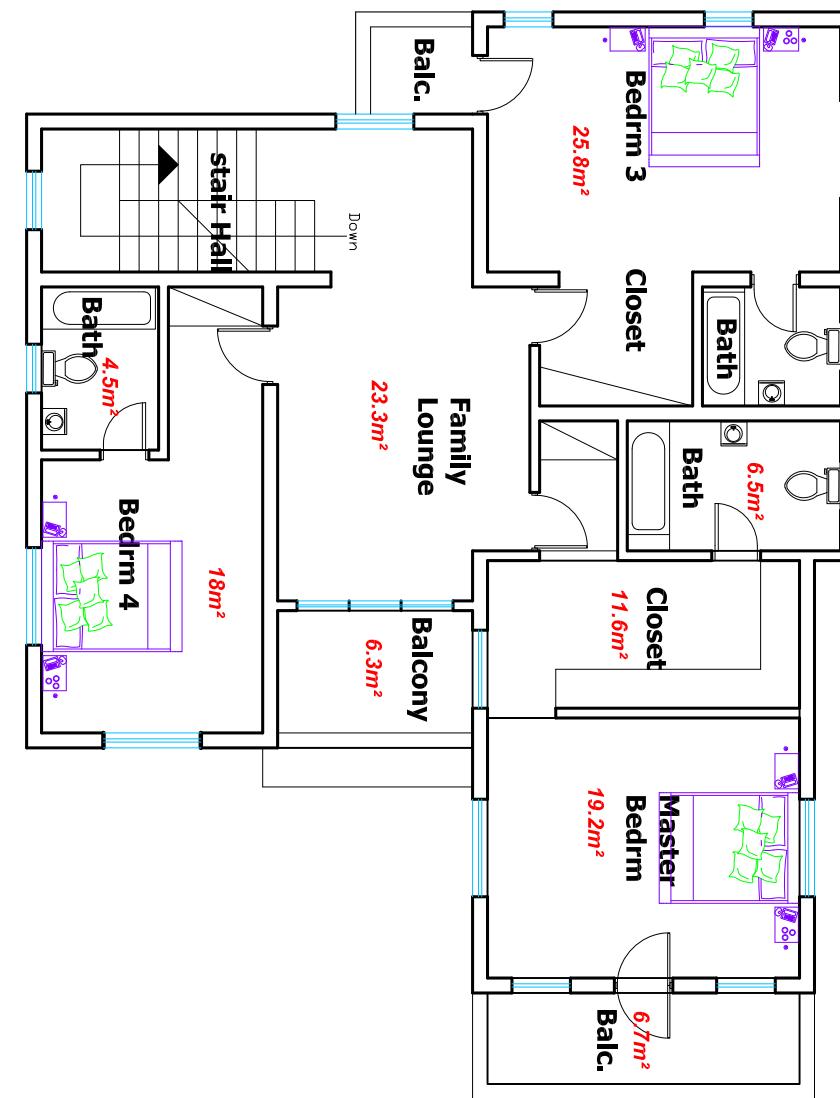
*Prices do not include VAT and Finder's fee

*Prices are subject to change based on market conditions



Ground floor: 82 sqm

PLAN



First floor: 82 sqm

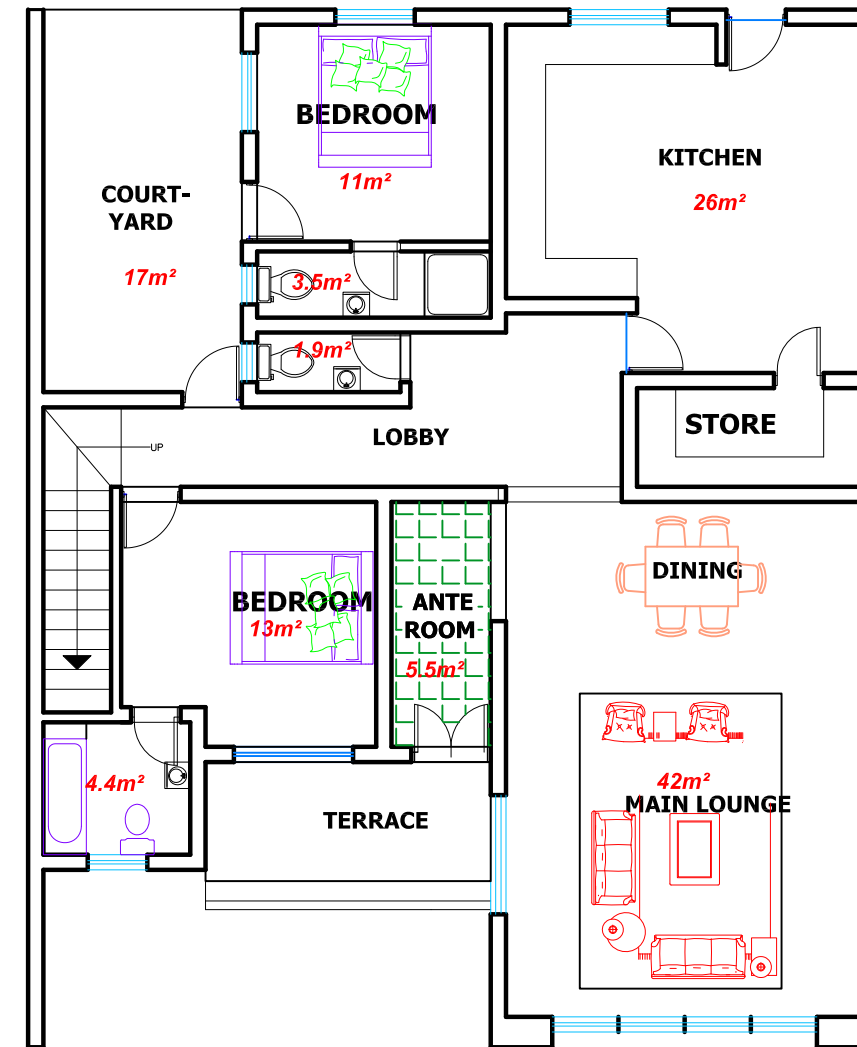


PAYMENT PLAN

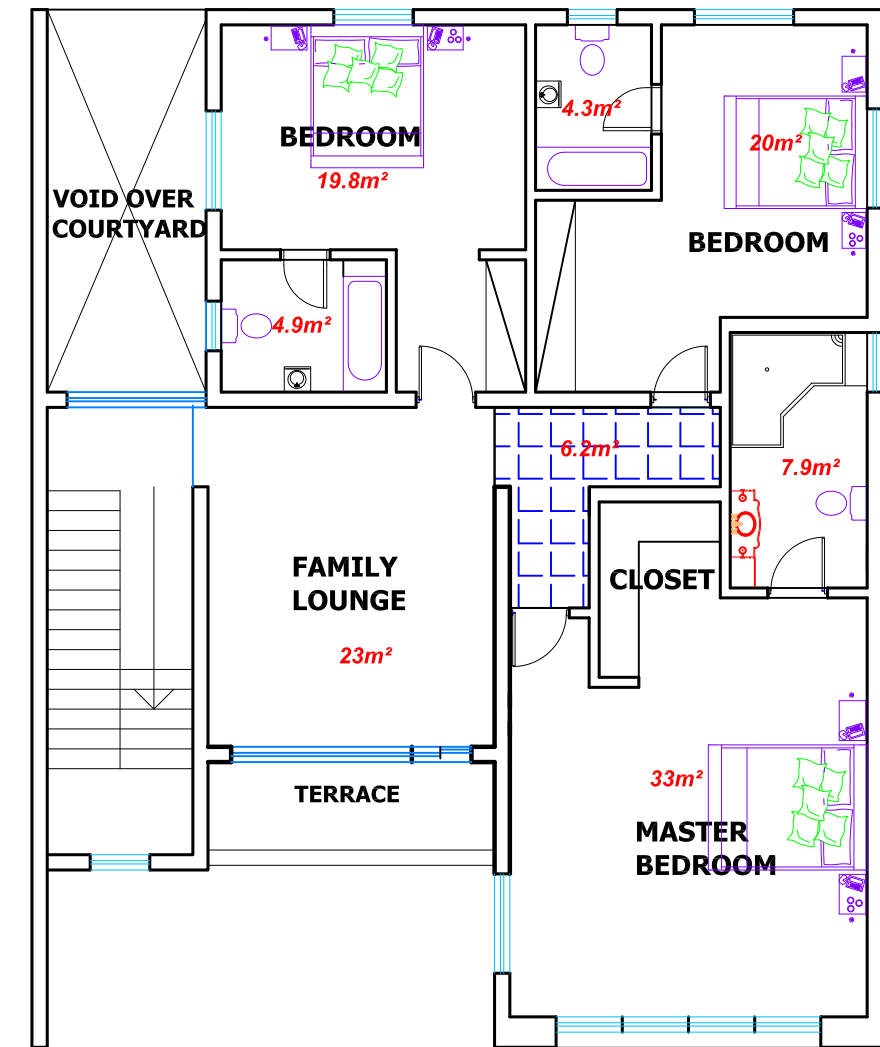
- 20% down payment on acceptance of offer;
- 30% down payment within the next 6 months from date of acceptance of offer;
- 50% balance payment is payable over the next 12 months on a monthly or quarterly basis at 0% interest rate.

*Prices do not include VAT and Finder's fee

*Prices are subject to change based on market conditions



Ground floor: 90 sqm



First floor: 92.5 sqm

PLAN



3
BEDROOM
TERRACE
WITH BQ

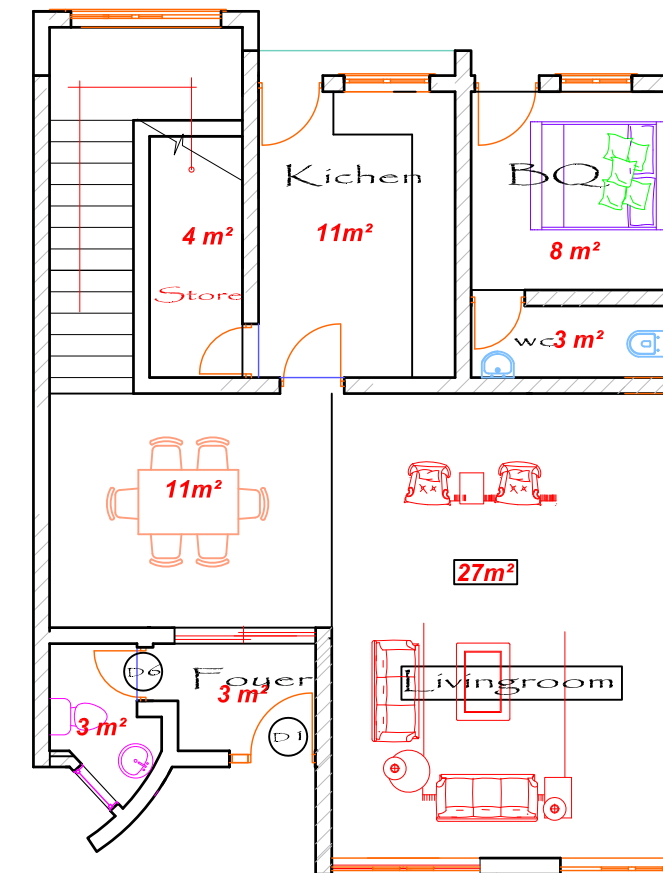
N24.9Million

PAYMENT PLAN

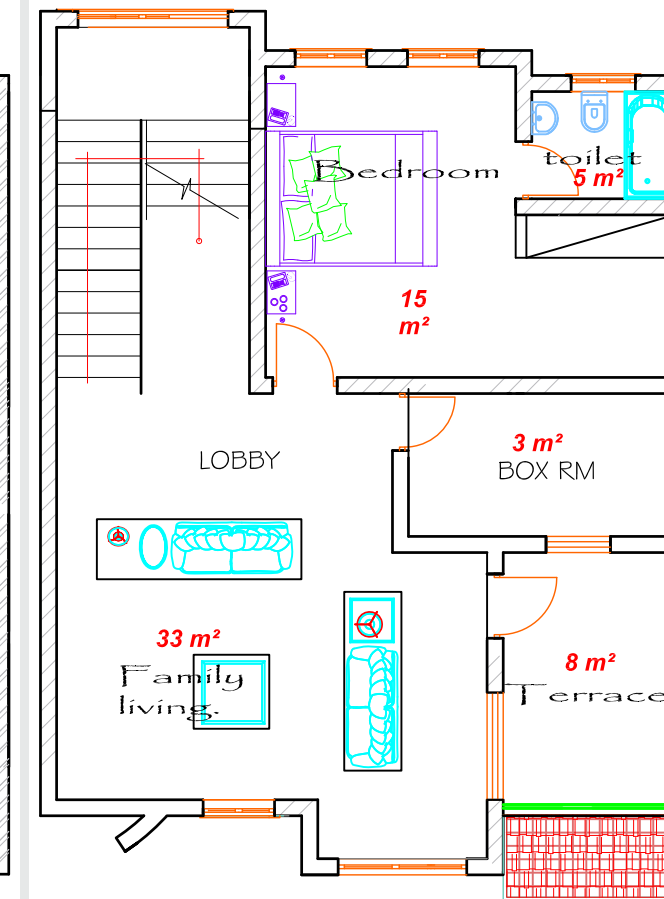
- 20% down payment on acceptance of offer;
- 30% down payment within the next 6months from date of acceptance of offer;
- 50% balance payment is payable over the next 12 months on a monthly or quarterly basis at 0% interest rate.

*Prices do not include VAT and Finder's fee

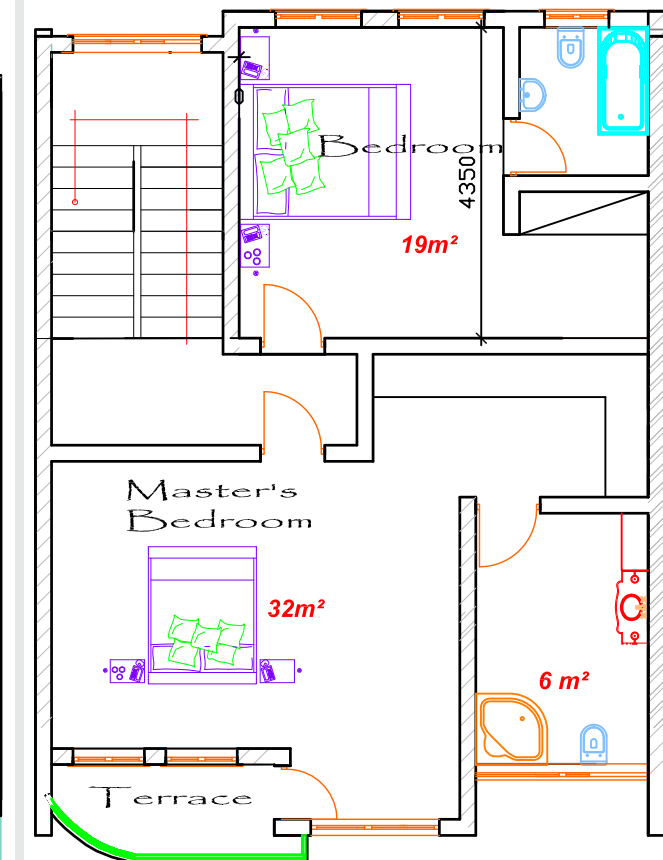
*Prices are subject to change based on market conditions



Ground floor: 61 sqm



First floor: 63 sqm



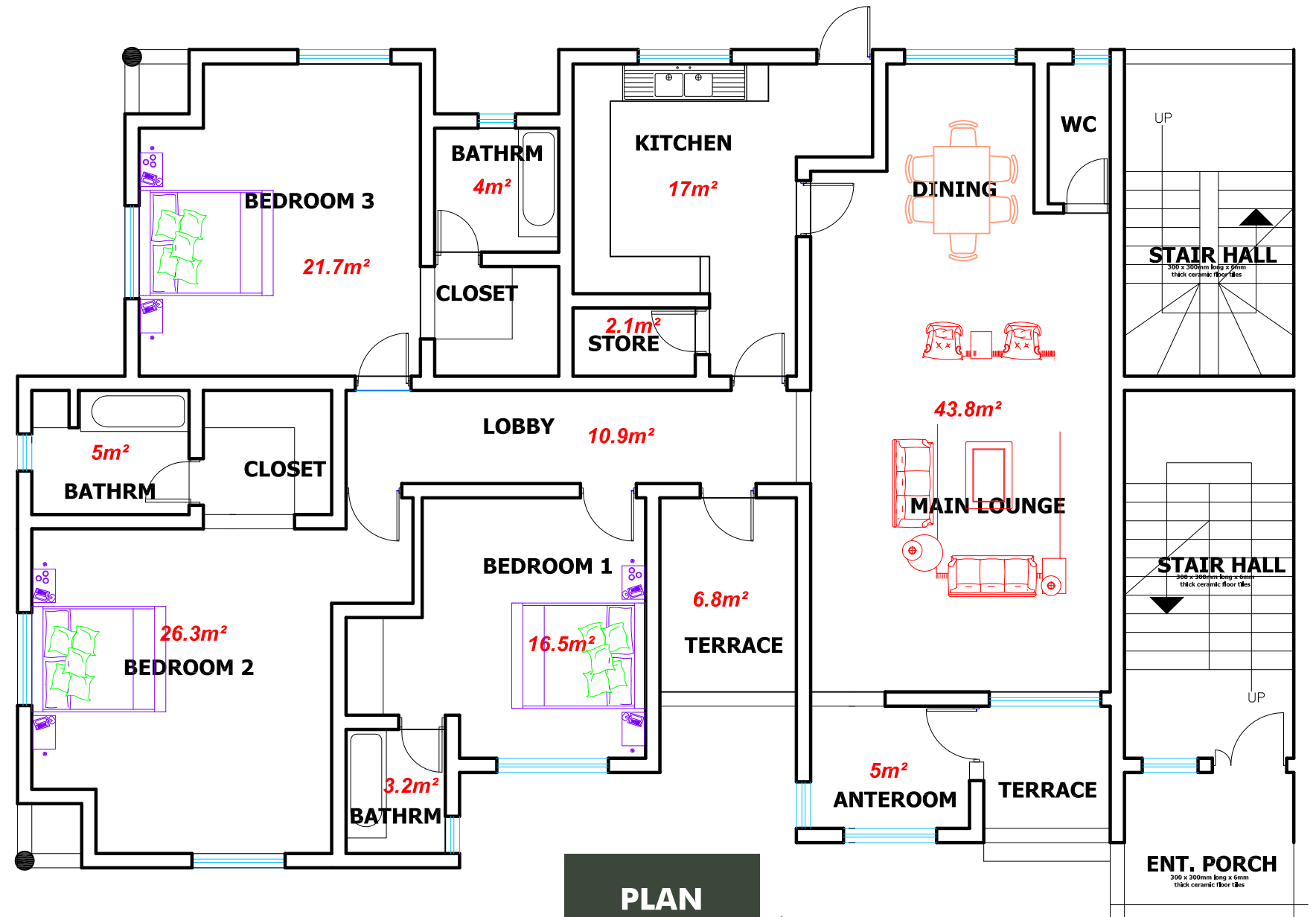
Second floor: 64 sqm

PLAN



3
BEDROOM
FLAT

₦19 Million



PAYMENT PLAN

- 20% down payment on acceptance of offer;
- 30% down payment within the next 6 months from date of acceptance of offer;
- 50% balance payment is payable over the next 12 months on a monthly or quarterly basis at 0% interest rate.

*Prices do not include VAT and Finder's fee

*Prices are subject to change based on market conditions

FLEXIBLE PAYMENT PLAN

4 BEDROOM DETACHED DUPLEX

N39.9Million	Acceptance of Offer (20%)	Over 6 months (30%)	Over 12 Months (50%)
Property Selling Price	7,980,000	11,970,000	19,950,000
Finder's Fee	1,995,000	-	-
VAT	-	1,995,000	-
Total Periodic Payment	9,975,000	13,965,000	19,950,000

50% is payable over 12 months as shown below:

Option 1: Monthly	1,662,500
Option 2: Quarterly	4,987,500

3 BEDROOM TERRACE WITH BQ

N24.9Million	Acceptance of Offer (20%)	Over 6 months (30%)	Over 12 Months (50%)
Property Selling Price	4,980,000	7,470,000	12,450,000
Finder's Fee	1,245,000	-	-
VAT	-	1,245,000	-
Total Periodic Payment	6,225,000	8,715,000	12,450,000

50% is payable over 12 months as shown below:

Option 1: Monthly	1,037,500
Option 2: Quarterly	3,112,500

4 BEDROOM TERRACE WITH BQ

N28.9Million	Acceptance of Offer (20%)	Over 6 months (30%)	Over 12 Months (50%)
Property Selling Price	5,780,000	8,670,000	14,450,000
Finder's Fee	1,445,000	-	-
VAT	-	1,445,000	-
Total Periodic Payment	7,225,000	10,115,000	14,450,000

50% is payable over 12 months as shown below:

Option 1: Monthly	1,204,167
Option 2: Quarterly	3,612,500

3 BEDROOM FLAT

N19Million	Acceptance of Offer (20%)	Over 6 months (30%)	Over 12 Months (50%)
Property Selling Price	3,800,000	5,700,000	9,500,000
Finder's Fee	950,000	-	-
VAT	-	950,000	-
Total Periodic Payment	4,750,000	6,650,000	9,500,000

50% is payable over 12 months as shown below:

Option 1: Monthly	791,667
Option 2: Quarterly	2,375,000

CLOSING A SALE

Escrow Account

All payments shall be made by Bank draft, e-payment or direct debit into the account details provided accordingly:

- Bank Name: ASO Savings & Loans PLC
- Account Name: Hortigraph (Nig.) Ltd Escrow
- Account No: 0034651121

Documentation Requirements

Prospective subscribers shall be required to provide the following:

- Duly Completed Home Ownership Form
- Valid Means of Identification
- 2 Passport Photograph

Issuance of Title

- Provisional Allocation letters only shall be issued to subscribers upon payment of 50% of the value of the house.
- Subscribers shall not be allowed to take possession until 100% payment for the property is made.
- Subscribers shall not be allowed to commence renovation until 100% payment for the property is made.
- On 100% completion of the property, subscribers shall be given the following:
 - Final Allocation Letter
 - Deed of Assignment
 - Consent to register deed of assignment
 - Handover Certificate + House Key

PAYMENT TERMS & CONDITIONS

- Subscribers shall be required to make all payments as and when due as stated in the offer letter.
- All allocations are provisional until 100% payment has been received by the Bank
- Subscribers shall be given possession of the property upon full payment of the purchase price, finder’s fees and VAT.

The developer reserves the right to revoke any allocated unit if any of the following occur;

- Where payment terms are not adhered to;
 - Where the subscriber refuses, neglects or fails to make stage payments as and when due despite repeated demands via verbal reminders, letters, telephone calls, SMS messages, fax or email, and;
 - Where the failure of the subscriber to make timely payments is in conflict with the collective interest of other subscribers and is inimical to the timely completion of the Estate.
-
- Where the subscriber defaults in fully satisfying any installment payment and such default persists for 30 days, same shall be deemed to be a material breach of the Property purchase terms and the developer shall be at liberty to terminate the transaction and re- allocate the property to another buyer. In this event, the developer shall refund all installments made by the buyer towards the purchase price of the Property upon the identification of an alternative buyer and after deducting a penal charge of 5% of purchase price.
 - Where the subscriber requests for a refund, the developer shall refund all payments made by the buyer upon identification of an alternative buyer and after deducting a penal charge of 5% of the purchase price.



CORPORATE HEAD OFFICE

Plot 266, FMBN Building, Cadastral Zone A0, Central Business District, Abuja.
www.asopl.com

BRANCH LOCATIONS

- ABUJA**
AREA 7 BRANCH
No. 5 Abriba Close,
Area 7 Garki.
- AREA 11 BRANCH**
Plot 599, Cadastral Zone A3,
Sharon Shopping Centre,
Ahmadu Bello Way, Garki, Area 11
- BWARI BRANCH**
Bwari Township Highway, Bwari
- EAGLE SQUARE BRANCH**
Parking Lot,
Federal Secretariat Building,
Central Business District
- GARKI II BRANCH**
Plot 1580 Kabo crescent,
Garki II, Abuja
- GUDU BRANCH**
Gudu Market
- HEAD OFFICE BRANCH**
Plot 266 FMBN building,
Cadastral Zone A0,
Central Business District
- JIKWOYI BRANCH**
Phase One,
Near Jikwoyi Police Station, Jikwoyi.

- KADO BRANCH**
Kado Fish Market, Kado.
- KUBWA BRANCH**
Plot 185 Hamza Abudullahi Road
Off Gado Nasko Street.
- KUJE BRANCH**
Area Council Secretariat Road, Kuje
- NATIONAL ASSEMBLY BRANCH**
3 Arms Zone,Abuja
- WUSE BRANCH**
Wuse Market, Zone 6.
- ZUBA BRANCH**
Along Zuba Motor Park Road, Zuba.
- EDO**
No. 6 Akpakpava Road
Benin City
- KADUNA**
6A Bida/Yakubu Gowon Way,
Kaduna.
- KANO**
Murtala Mohammed Way
No 18, Opposite Daula Hotel,
Kano.

- LAGOS**
VICTORIA ISLAND BRANCH
No. 18 Construction House,
Adeyemo Alakija Street,
Victoria Island, Lagos.
- IKEJA BRANCH**
28, Oba Akran Way,
Ikeja, Lagos.
- NASSARAWA**
Mararaba Branch
Keffi/Nyanya Road,
Mararaba, Nasarawa State.
- NIGER**
NICON Building,
No.1 Bank Road,
Minna.
- RIVERS**
No. 27 Aba Road, (Beside PDP Secretariat),
Port - Harcourt.
- ONDO**
Tisco House
Alagbaka, Akure.

CASH CENTRES

- GWAGWALADA**
Muslim Pilgrims Welfare Board,
Gwagwalada
.
- MABUSHI**
VIO Office, Mabushi.

NOTES

LAST PAGE

INSIDE BACK