

FURTHER INFORMATION / ENQUIRIES

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ASO
HOME@HOME
PROPERTY OWNERSHIP GUIDE

Plot 266 FMBN Building, Cadastral Zone A0,
Central Business District, Abuja



The ASO Home@Home Programme is designed to offer Nigerians in Diaspora who wish to purchase property or to take advantage of the Real Estate investment opportunities in Nigeria a safe, reliable, and secure platform for their property purchase.

Recognizing the importance of the home buying process, ASO has partnered companies along all nodes of the value chain from reputable developers (for quality homes), legal representatives (for valid title/contracts) to International financiers (for dollar denominated mortgages). The collaboration with these industry experts has evolved a process that addresses identified areas that have historically been cause for concern to Nigerians in Diaspora:

RISKS WITH DOCUMENTATION

We offer products with clean titles, free from encumbrances; therefore the subscribers can acquire good title for the properties purchased through the ASO Home@Home Programme. All Projects are ASO Certified and free from any charge or encumbrances, ensuring our subscribers get documentation that is free and clear of any charge or encumbrance with the property. Please note, the documents provided will be used by the subscriber to process their Certificate of Occupancy (C of O). Please be advised, a fee is charged for processing the documentation that will assist subscribers in processing their C of O.

TRACK RECORD OF DEVELOPERS

ASO conducts all necessary due diligence when assessing a developer to partner. Eligible developers offer affordable projects; background checks include but is not limited to, a review of developer's certification and track record of completed projects.

QUALITY OF PROJECTS

ASO contracts with independent Project Monitors to ensure all

projects with developer partners meet the required quality of works i.e on scope, on time, and on budget.

AFFORDABILITY

As a criteria for selecting a Project or a Development Partner, ASO ensures each project meets the 'affordable housing' criteria in fulfilment of its objective to offer a robust selection of affordable projects.

FLEXIBLE PAYMENT OPTIONS

ASO offers a variety of flexible options for payment such as:

- Outright Purchase – The Subscriber makes a one-time full payment for the property.
- Instalment Plan – The Subscriber makes staggered payments over a pre-determined period.
- Rent-to-own Plan – The Subscriber agrees to rent the property for a predetermined period and pays the final purchase amount for the property before the lease expires.
- Mortgage Plan – The Subscriber makes an equity contribution toward the property, the Mortgagee pays up the balance. The Subscriber repays the Mortgagee over a period of time.

PRIVACY OF PURCHASE

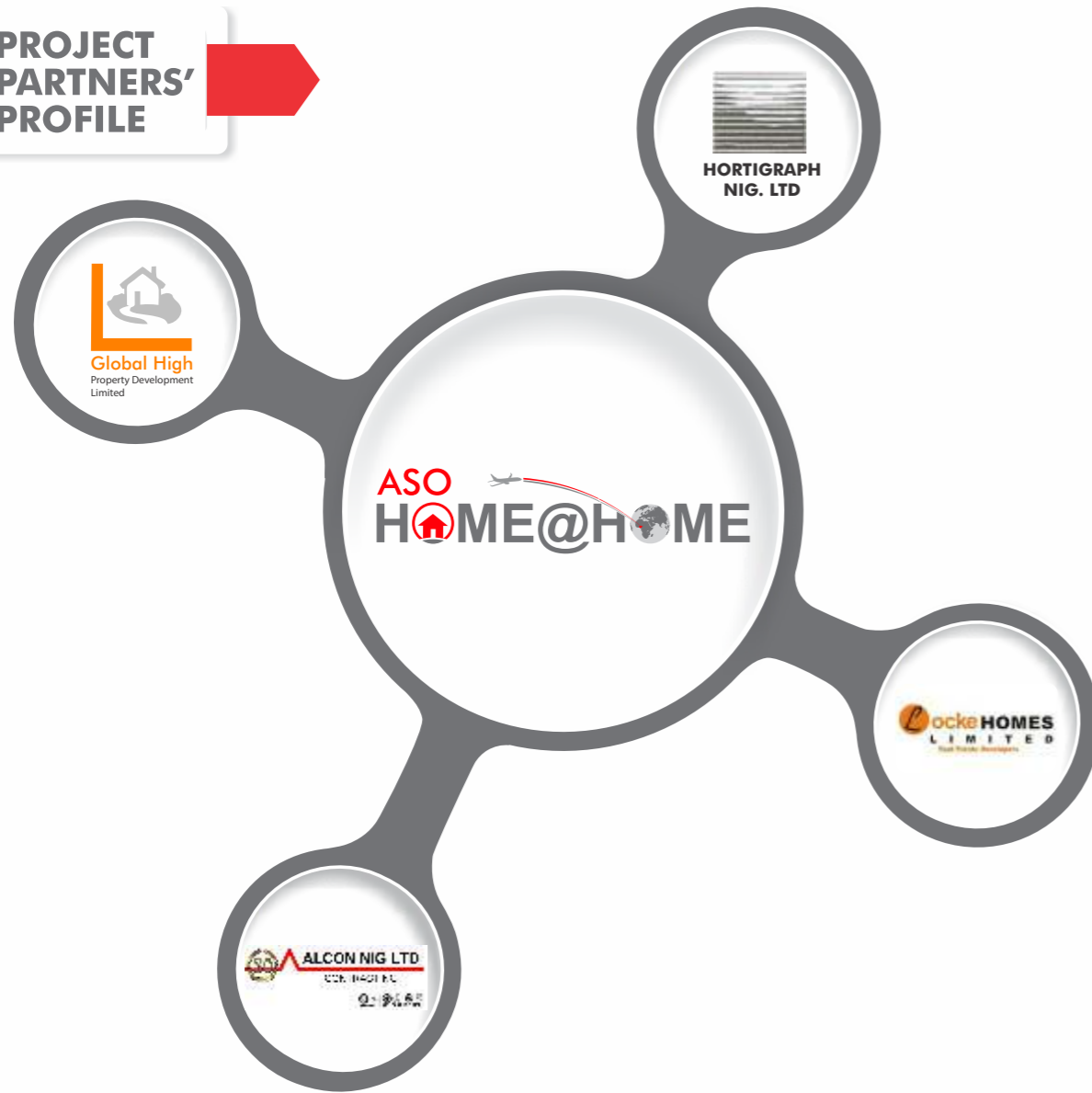
Having a fiduciary duty, ASO conducts all transactions with the utmost privacy., From inquiry to handover, each Subscriber's activity is heavily guarded and highly confidential..

SECURE PAYMENTS

All payments are made through our reputable Correspondent Banks, thereby securing your online transactions from start to finish.

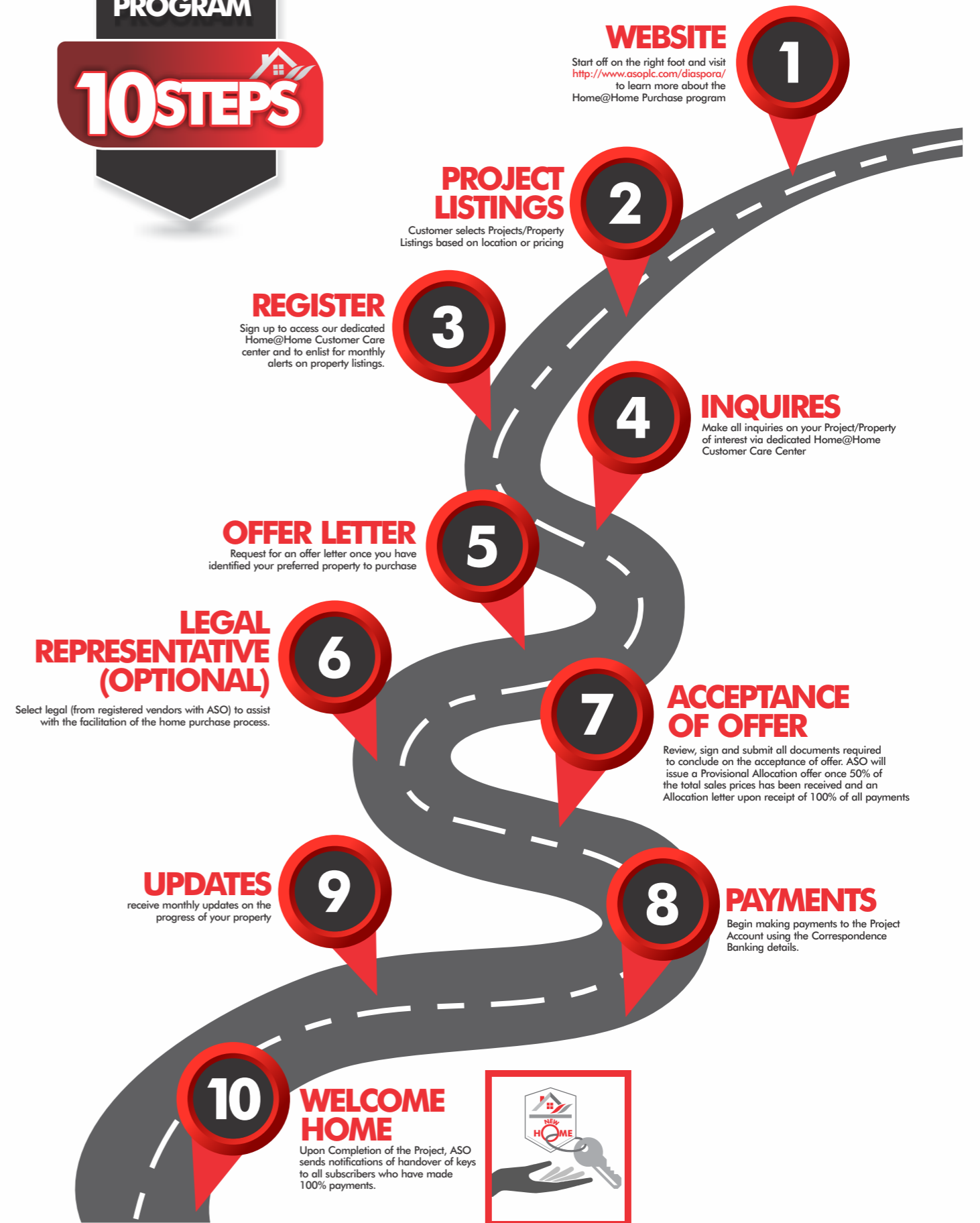


PROJECT PARTNERS' PROFILE



GLOBAL HIGH PROPERTY DEVELOPMENT LIMITED	HORTIGRAPH NIGERIA LIMITED	LOCKE HOMES	ALCON NIGERIA LIMITED
<p>GLOBAL HIGH DEVELOPMENT COMPANY is a real estate development company with a sound track record in real estate development and has developed viable housing projects in Abuja and its environs.</p> <p>Some of their ongoing projects include:</p> <ol style="list-style-type: none"> 1. ASO Gardens Estate, Karsana 2. ASO Meadows Estate, Kuje 	<p>HORTIGRAPH NIGERIA LIMITED is a real estate development company with a sound track record in real estate development and has developed viable housing projects in Abuja and its environs.</p> <p>Registered as limited liability company and duly incorporated by the corporate affairs commission, the company has its chairman Arc. Ahmed Abubakar Goringo an Architect and Mr. Murtala Mohammed Abubakar a Quantity Surveyor as its Managing Director.</p> <p>Some of their ongoing and completed projects include:</p> <ol style="list-style-type: none"> 1. Hortigraph Estate, Karmo Phase 1 - 5 2. Shell Estate, Maitama 	<p>Locke Homes is a real Estate development company that focuses on provision of beautiful and affordable houses for the masses.</p> <p>Registered as a limited liability company duly incorporated by the Corporate Affairs Commission, the Company has its Chairman as Mr. Gboyega Fatimilehin of Diya, Fatimileyin & Co. Mr. Chris Abraham serves as the Managing Director of the Locke International.</p> <p>Some of their on-going projects include:</p> <ul style="list-style-type: none"> • Sunshine Gardens • LCBS-GOLD Estate, Ayobo • Peaceville Estate • Coral Gardens, Lekki • Vintage Homes • Grand Court 	<p>ALCON is an Engineering, Procurement, Installation and Commissioning (EPIC) Contracting Company and a highly esteemed organization with the capability of carrying out over 250,000 man-hours for Engineering and Technical services and in excess of 6,500,000 man-hours for Construction services in the Civil, Mechanical, Electrical and Instrumentation Fields. ALCON has about 30 years of experience with excellent performance and sound proved records of project executed and under execution.</p> <p>ALCON is known for its capability to deliver on time highly complex projects to various clients, without compromising quality and within stated budgets and time schedule. The quality and beauty of our works has continued to attract more potential clients in the oil and gas, and power industries in Nigeria.</p> <p>Some of their ongoing and executed projects include:</p> <ol style="list-style-type: none"> 1. Assembly and Installation of Tracks of the Rivers Monorail (Phase 1A) 2.60kms –Civil, Electrical, Mechanical and Instrumentation Works). 2. Construction of 12 units of 3 floor apartment blocks, which consists of six – 3 bedroom building , two each floor for Nigeria LNG 3. Construction of Remote Secure and Complete Accommodation Facility for SPDC.

ASO HOME@HOME PROGRAM
10 STEPS



ASO MEADOWS ESTATE

KUJE, ABUJA



ASO Meadows Estate, located in Kuje, Abuja, is a planned, homogenous estate with 285 units of 2-Bedroom Terrace Bungalows and 247 units of 2-Bedroom Semi-Detached Bungalows to be situated on over 45.3 square meters of land. This estate is ideally positioned near New Naval Base and 176 Special Forces Guards Brigade Battalion.

All basic infrastructure such as tarred roads, street lighting, water, electricity will be provided.

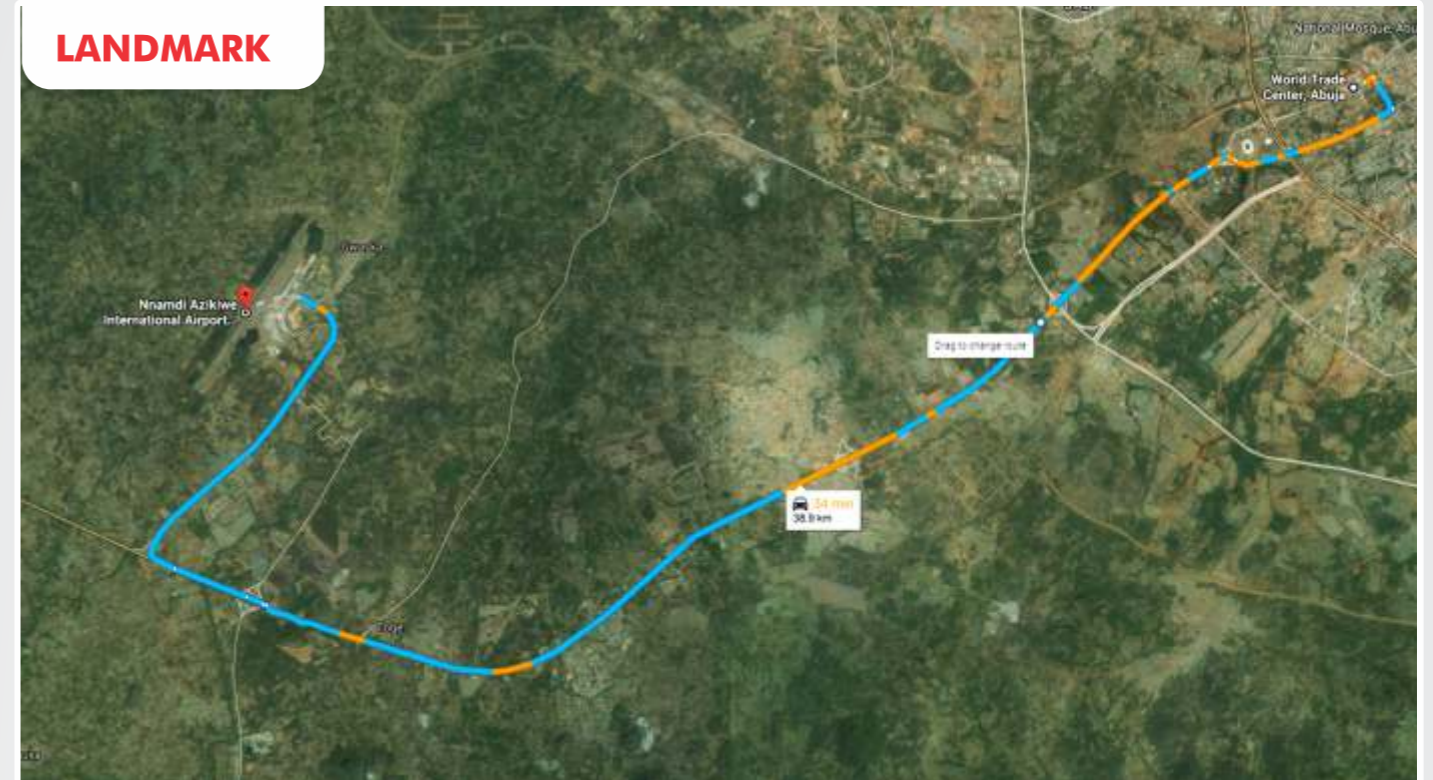
Driving Distance

- 10-minute drive from the Nnamdi Azikiwe International Airport.
- 40-minute drive from Abuja City Centre and is within the same environ of landmark facilities such as the Centenary City and the Nnamdi Azikiwe International Airport.

SPECIFICATIONS

LAND SIZE	NUMBER OF UNITS	TYPE OF UNITS	COMMON AMENITIES	TYPE OF COMPLETION	TIME OF COMPLETION
18 Hectares	532	2 Bedroom Terraces (Bungalow) & 2 Bedroom Semidetached Bungalows	Police Post, School, Clinic, Green Area, Shopping Centre	Serviced Plots & Partially Completed	18 Months

LANDMARK



2 BEDROOM TERRACED BUNGALOW

STARTING FROM

₦8,200,000

2 BEDROOM SEMI DETACHED BUNGALOW

STARTING FROM

₦9,750,000

OUTRIGHT PURCHASE

INSTALLMENT PLAN

RENT-TO-OWN PLAN

MORTGAGE PLAN

*Payment does not include VAT



NOW SELLING

HORTIGRAPH ESTATE

KARMO, ABUJA

PHASE **4** & PHASE **5**



Hortigraph Housing Estate is located in the Karmo district, a few minutes off the plush Jabi Neighbourhood and Mbora district. This multi-phased estate will comprise of a mix of house types such as, 2 and 3 bedroom apartments, 3 and 4 bedroom terraces and 4 bedroom detached duplexes.

Phase 4, situated on 1.63 hectares of land will comprise of 71 housing units while phase 5, situated on 7,729 square meters of land and will accommodate 34 housing units.

All basic infrastructural facilities such as paved road networks, water and electricity supply will be provided.

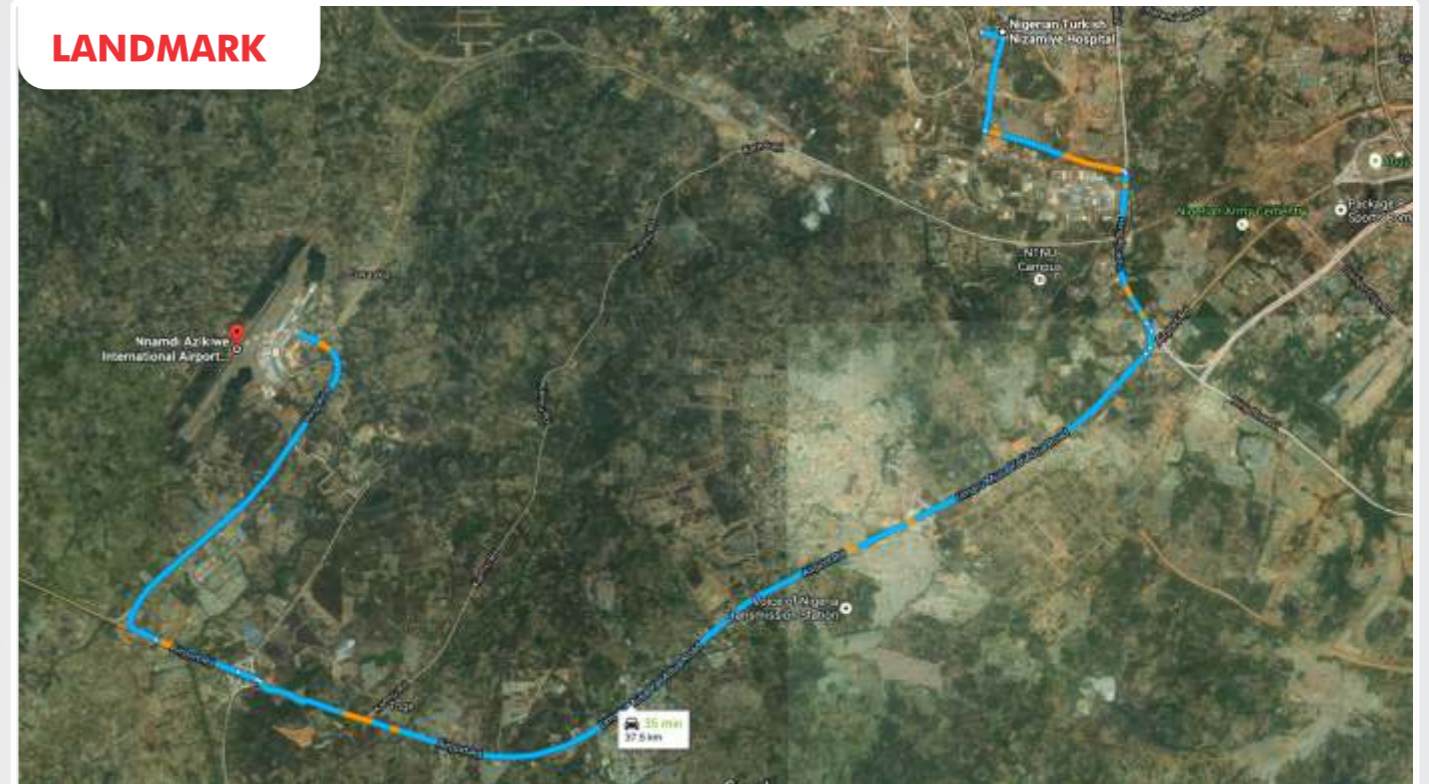
Driving Distance

- 3-minute drive from the Nigerian Turkish Hospital
- 20-minute drive from the City Center
- 30-minute drive to the airport.

SPECIFICATIONS

LAND SIZE	NUMBER OF UNITS	TYPE OF UNITS	COMMON AMENITIES	TYPE OF COMPLETION	TIME OF COMPLETION
2.4 Hectares	88	3 Bedroom Terrace, 4 Bedroom Terrace & 4 Bedroom Detached	Playground, Ample Parking Space	Partially Completed	9 Months

LANDMARK



**2
BEDROOM
FLAT**

STARTING FROM

₦15,000,000

**3
BEDROOM
FLAT**

STARTING FROM

₦19,000,000

**3
BEDROOM
TERRACE
DUPLEX + BQ**

STARTING FROM

₦24,900,000

**4
BEDROOM
TERRACE
DUPLEX + BQ**

STARTING FROM

₦28,900,000

**4
BEDROOM
DETACHED
DUPLEX + BQ**

STARTING FROM

₦39,900,000

OUTRIGHT PURCHASE

RENT-TO-OWN PLAN

INSTALLMENT PLAN

MORTGAGE PLAN

**Payment does not include VAT and Advisory Fees*



4 BEDROOM DETACHED



2 BEDROOM FLAT



3 BEDROOM FLAT



3 BEDROOM TERRACE



4 BEDROOM TERRACE

ASO RIDGE ESTATE

MAITAMA, ABUJA



ASO Ridge Estate will offer 48 units of luxury 4 bedroom terraced duplexes, tailored to meet the needs of the upper-middle market. The estate will be situated on 3.01 hectares of Land in Maitama Extension, Abuja. ASO Ridge will be adjacent to the ASO Grove estate, another luxury estate that was commissioned by ASO in 2013.

All basic infrastructural facilities such as paved road networks, water and electricity supply, lush green areas with amenities like swimming pool and a gymnasium will be provided.

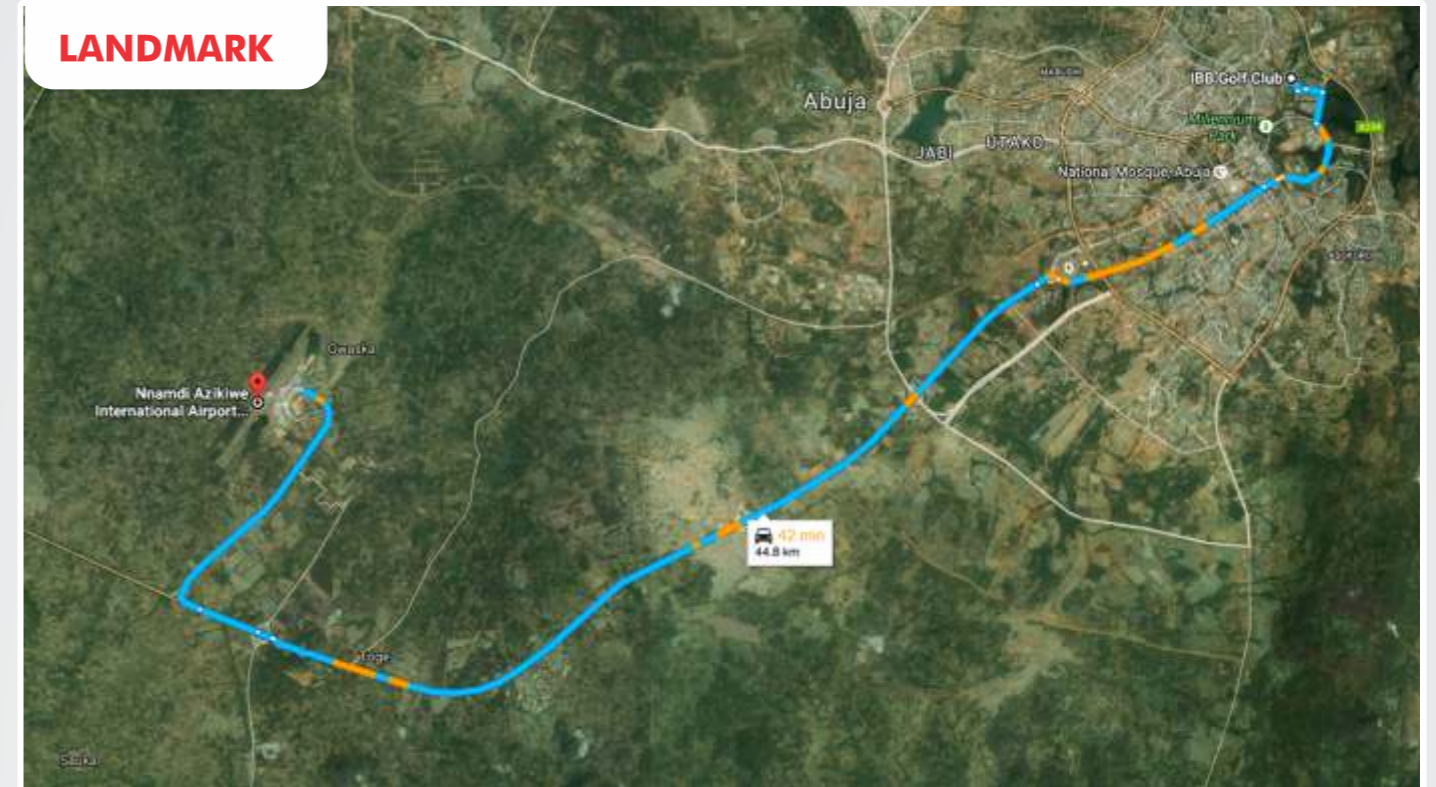
Driving Distance

- 10-minute drive to the City Center and ASO rock
- 10-minute drive to the IBB Golf Course and Abuja Polo Ground
- 30-minute drive to the airport

SPECIFICATIONS

LAND SIZE	NUMBER OF UNITS	TYPE OF UNITS	COMMON AMENITIES	TYPE OF COMPLETION	TIME OF COMPLETION
3.01 Hectares	46	4 Bedroom Terrace	Swimming Pool, Clubhouse	Partially Completed	18 Months

LANDMARK



4 BEDROOM TERRACE
STARTING FROM

₦95,000,000

OUTRIGHT PURCHASE <input checked="" type="checkbox"/>	RENT-TO-OWN PLAN <input type="checkbox"/>
INSTALLMENT PLAN <input checked="" type="checkbox"/>	MORTGAGE PLAN <input type="checkbox"/>

*Payment does not include VAT and Advisory Fees

*FURNITURE AND EQUIPMENT NOT PROVIDED



PLAYGROUND



GYM



SWIMMING POOL



LIVING ROOM



BEDROOM



BATHROOM



KITCHEN

GRAND COURT ESTATE
LEKKI, LAGOS



Grand Court is an exclusive low density residential estate being developed on a 8,226 square meters of prime land located off the Lekki-Epe Express way, Lagos. The estate will consist of 30 units of 4 bedroom terrace houses.

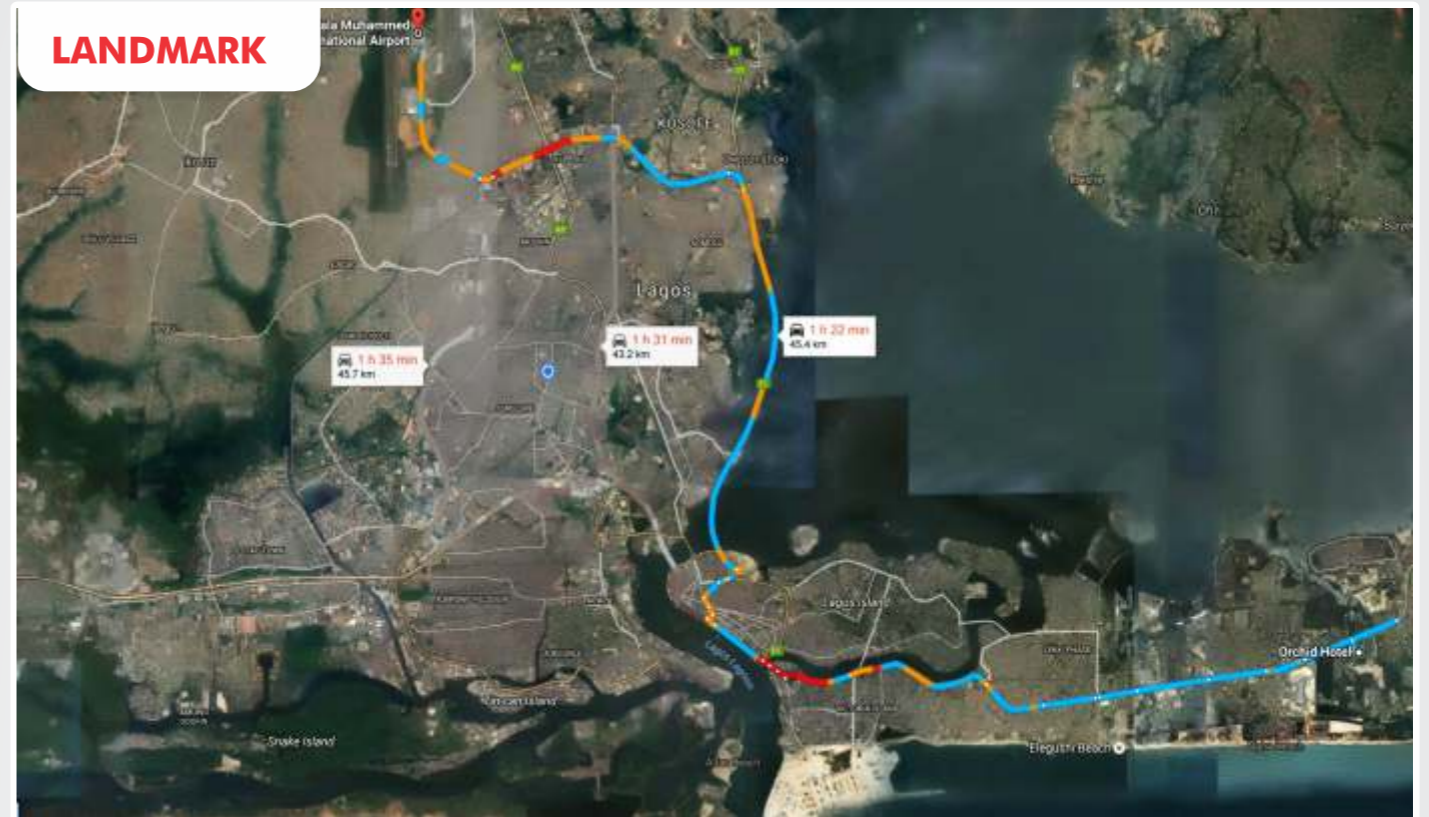
Driving Distance

- 7-minute drive from the Second Toll Gate
- 30-minute drive from Victoria Island

All basic infrastructural facilities such as paved road networks, water and electricity supply, landscaped green areas with Park and Play areas for children will be provided.

SPECIFICATIONS

LAND SIZE	NUMBER OF UNITS	TYPE OF UNITS	COMMON AMENITIES	TYPE OF COMPLETION	TIME OF COMPLETION
8,226 sq.m	30	4 Bedroom Terraced House	Well Landscaped Greenery, Security House	Fully Completed	18 Months



4 BEDROOM TERRACE
STARTING FROM

₦45,000,000

OUTRIGHT PURCHASE	<input checked="" type="checkbox"/>	RENT-TO-OWN PLAN	<input checked="" type="checkbox"/>
INSTALLMENT PLAN	<input checked="" type="checkbox"/>	MORTGAGE PLAN	<input type="checkbox"/>

*Payment does not include VAT and Advisory Fees
*Pending pre-qualification from our Rent-To-Own Partner

***FURNITURE AND EQUIPMENT NOT PROVIDED**



FOYER LIVING ROOM MASTER BEDROOM KITCHEN

SWAN APARTMENT

LUGBE, ABUJA



Swan Apartments will be a gated community consisting of 1,404 units of residential houses on a 13.95 hectare of land located in Lugbe District of Abuja, one of the most popular suburban settlements in the Federal capital Territory (FCT) Abuja. Swan Apartments is ideally positioned opposite ASO Housing Estate Lugbe - an existing estate that is fully sold and occupied.

Driving Distance

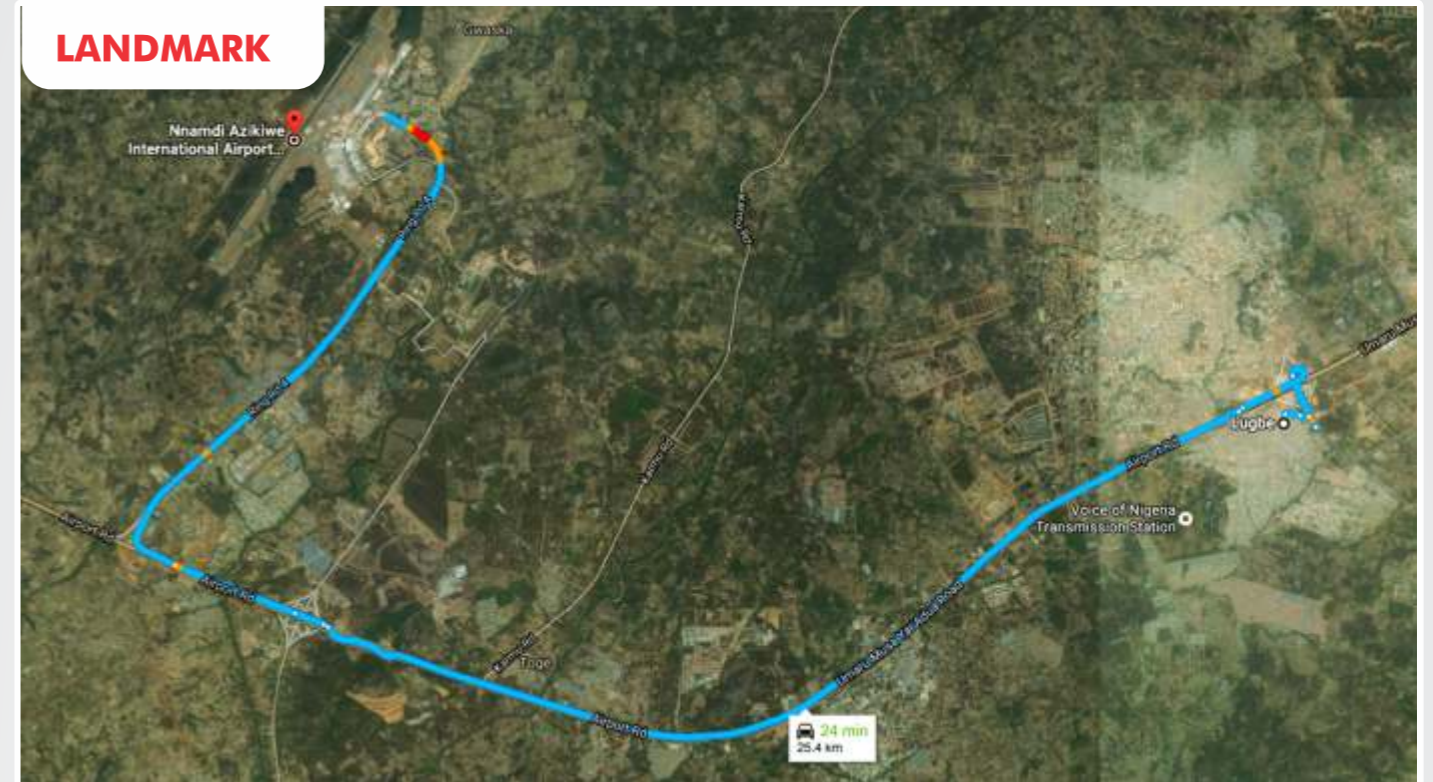
- 13 minute-drive to the Abuja Airport
- 20 minute-drive from Abuja City Center

All basic infrastructural facilities such as tarred access road, water and electricity supply will be provided.

SPECIFICATIONS

LAND SIZE	NUMBER OF UNITS	TYPE OF UNITS	COMMON AMENITIES	TYPE OF COMPLETION	TIME OF COMPLETION
13.95 Hectares	1,404	Studio Apartments, 1 Bedroom Apartments, 2 Bedroom Apartments, 3 Bedroom Apartments	Recreational Playground, Football Pitch	Fully Completed	15 Months

LANDMARK



<p>STUDIO APARTMENT</p> <p>STARTING FROM</p> <p>₦4,490,000</p>	<p>1 BEDROOM APARTMENT</p> <p>STARTING FROM</p> <p>₦10,300,000</p>
<p>2 BEDROOM APARTMENT</p> <p>STARTING FROM</p> <p>₦13,800,000</p>	<p>3 BEDROOM APARTMENT</p> <p>STARTING FROM</p> <p>₦17,900,000</p>

<p>OUTRIGHT PURCHASE <input checked="" type="checkbox"/></p>	<p>RENT-TO-OWN PLAN <input checked="" type="checkbox"/></p>
<p>INSTALLMENT PLAN <input checked="" type="checkbox"/></p>	<p>MORTGAGE PLAN <input type="checkbox"/></p>

*Payment does not include VAT and Advisory Fees
*Pending pre-qualification from our Rent-To-Own Partner



ASO GARDEN ESTATE

LEKKI, LAGOS



The proposed estate is a private resident to be developed on 8.1 hectares of land, located off the Lekki Epe Express way, Lekki.

ASO Garden Estate project will consist of 300 units of 3 bedroom and 4 bedroom terrace houses, designed to offer its residents a modern lifestyle.

Common Infrastructural facilities and amenities such as paved road networks, water and electricity supply, recreational facilities and well landscaped green areas

will be in place.

Driving Distance

- 7-minute drive from the Second Toll Gate
- 30-minute drive from Victoria Island

SPECIFICATIONS

LAND SIZE	NUMBER OF UNITS	TYPE OF UNITS	COMMON AMENITIES	TYPE OF COMPLETION	TIME OF COMPLETION
8.1 Hectares	300	3 Bedroom Terrace House	Recreational Facilities, Paved Road, Alternative Power and Water Supply	Fully Completed	36 Months (under a phased development plan)

LANDMARK



3 BEDROOM TERRACED HOUSES

STARTING FROM

₦29,900,000

4 BEDROOM TERRACED HOUSES

STARTING FROM

₦34,900,000

OUTRIGHT PURCHASE

RENT-TO-OWN PLAN

INSTALLMENT PLAN

MORTGAGE PLAN

*Payment does not include VAT and Advisory Fees

*Pending pre-qualification from our Rent-To-Own Partner

*FURNITURE AND EQUIPMENT NOT PROVIDED



LIVING ROOM



KITCHEN



FAMILY LOUNGE



BEDROOM

01 WHY SHOULD I BUY A PROPERTY THROUGH THE HOME@HOME PROGRAMME?

The Home@Home program leverages on the synergy of industry experts to provide a secure and reliable platform to purchase a Home in Nigeria for a reasonable consideration.

03 WHAT KIND OF PROPERTIES ARE AVAILABLE AND WHERE ARE THEY LOCATED?

There are residential houses ranging from one bedroom flats/apartments, bungalow houses and duplexes. These properties are in the capital city (Abuja) and in Lagos (commercial city).

05 WHAT DOCUMENTS ARE REQUIRED TO PURCHASE A PROPERTY?

Valid Identity card, 2 Passport photographs, and evidence of source of income.

07 ARE THERE ANY ADDITIONAL EXPENSES/CHARGES ASSOCIATED WITH THE PURCHASE?

Yes, all additional expenses are expressly stated on the respective offer letter.

09 WILL ASO ISSUE ME A C OF O FOR MY PROPERTY PURCHASE? WILL THE C OF O BE IN MY NAME?

It is the responsibility of necessary authorities (Government) to issue C of O but the developer shall issue you the documents listed below on the existing C of O of the land being developed which will enable you to process your individual C of O in your name. However, this may attract a fee which shall be stated in your offer letter.

- Final letter of Allocation
- Consent to Assign
- Deed of Sublease
- Handover Certificate
- Consent to Register Deed of Sublease

11 WHAT TYPE OF INFRASTRUCTURE (ALTERNATIVE POWER, WATER, SANITATION, ETC.) IS AVAILABLE ?

All basic infrastructural facilities such as good road network, street lights, water and electricity supply. All our estates are fully serviced.

02 WHAT IS THE PROCESS FOR PURCHASING A HOME?

Identify the property you want, request for an offer letter, execute the offer letter, fill a comprehensive home ownership form, provide valid identification, and make payment using the information on the offer.

04 HOW DO I MAKE AND CONFIRM PAYMENTS?

You can make online payments through your bank with ASO's correspondence bank details and the property details obtained from the Home@Home website/portal.

Payment made by customer will be confirmed to the customer 24 hours after the payment is received through the agreed channels.

06 HOW LONG WILL IT TAKE TO GAIN OWNERSHIP/TAKE DELIVERY OF MY HOME?

Construction takes between 12 – 18 months. Ownership is upon 100% payment including all fees.

08 DO I HAVE A SAY ABOUT THE DESIGN OF THE HOUSE I WISH TO PURCHASE?

Most houses in an estate are built according to the approved drawing by the authorities based on architectural design submitted by the developer. The outer facade/back design cannot be altered. However, internal design can be redesigned subject to developer approval.

10 AT WHAT LEVEL OF COMPLETION WILL THE HOME BE HANDED OVER TO ME?

There are two types of houses available for sale. The partly finished (i.e. outer facade shall be completed including roofing, painting, all external doors and windows with internal elements - plastered and conduit Piping). Please note: infrastructural works shall be fully provided.

- 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.

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YOUR DETAILS

NAME	
EMAIL	
PHONE NUMBER	
PROPERTY YOU ARE INTERESTED IN	
PAYMENT PLAN	
LOCATION	
PROPERTY TYPE	

PLEASE TICK

- | | |
|--------------------------------------------------------|---------------------------------------------------|
| <input type="radio"/> STUDIO APARTMENT | <input type="radio"/> 3 BEDROOM FLAT |
| <input type="radio"/> 2 BEDROOM TERRACE BUNGALOW | <input type="radio"/> 4 BEDROOM TERRACE DUP + BQ |
| <input type="radio"/> 3 BEDROOM SEMI DETACHED BUNGALOW | <input type="radio"/> 4 BEDROOM DETACHED DUP + BQ |
| <input type="radio"/> 2 BEDROOM FLAT | <input type="radio"/> 1 BEDROOM APARTMENT |
| <input type="radio"/> 3 BEDROOM FLAT | <input type="radio"/> 2 BEDROOM APARTMENT |
| <input type="radio"/> 3 BEDROOM TERRACE DUP+ BQ | <input type="radio"/> 3 BEDROOM APARTMENT |

