



Welcome Home 



Carter's Court

www.asopl.com/property | 0700 330 0000, 0704 163 1121



Carter's Court is a contemporary and elegant estate situated in a low-density residential section in APO-Dutse district, Abuja. Occupying 2.7 hectares, Carter's Court is ideally situated one minute from Shoprite complex, two minutes from APO legislative quarters and 10 minute-drive from the city center, allowing a quick and easy access to many destinations, in and out of Abuja.

The estate will comprise of a mix of 8 units of four-bedroom detached duplexes, 12 units of four-bedroom semi-detached duplexes, and 86 units of fur-bedroom terrace town houses, all totalling 106 housing units. All rooms are en-suite.

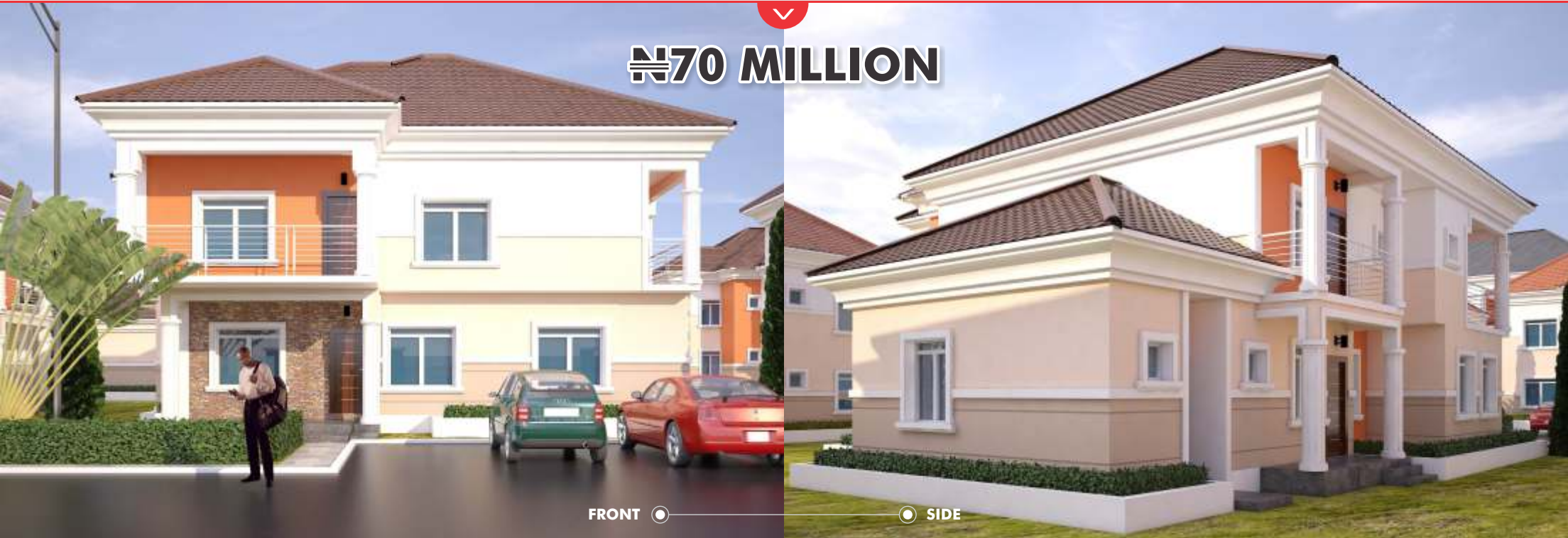
All basic facilities such as tarred roads, street lighting, water and electricity are already in place.

On completion, the estate will have the following shared facilities:

- Tennis Court
- Playground
- Park
- Standby Generators
- Security Services
- Water Treatment Plant

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4 BEDROOM DETACHED DUPLEX



₦70 MILLION

FRONT

SIDE

OUTRIGHT CASH OPTION
₦77 MILLION (VAT INCLUSIVE)

20% down payment	On indication of interest
30% down payment	within 6 months
50% balance	payable over 15 months (monthly or quarterly)

	Acceptance of Offer	Within 6 Months	15 Month Period
Property Selling Price	14,000,000	21,000,000	35,000,000
Finder's Fee	3,500,000	-	-
VAT	-	3,500,000	-
Total Periodic Payment	17,500,000	24,500,000	35,000,000

The balance of ₦35,000,000 (50%) if payable on a monthly or quarterly basis as shown below:

- Option 1** Monthly Payment ₦2,333,333
Option 2 Quarterly Payment ₦7,000,000

MORTGAGE OPTION
₦84.7 MILLION (VAT INCLUSIVE)

20% down payment	On indication of interest
30% down payment	within 6 months
50% Mortgage Finance	Available on full payment of equity contribution

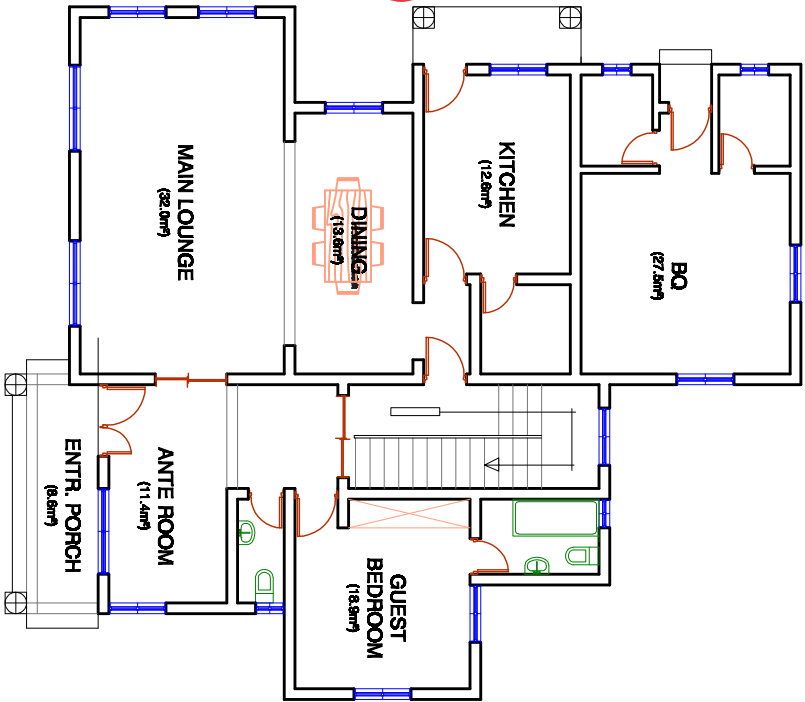
	Acceptance of Offer	Within 6 Months
Property Selling Price	15,400,000	23,100,000
Finder's Fee	3,850,000	-
VAT	-	3,850,000
Total Periodic Payment	19,250,000	26,950,000

* excludes 3% Mortgage fee

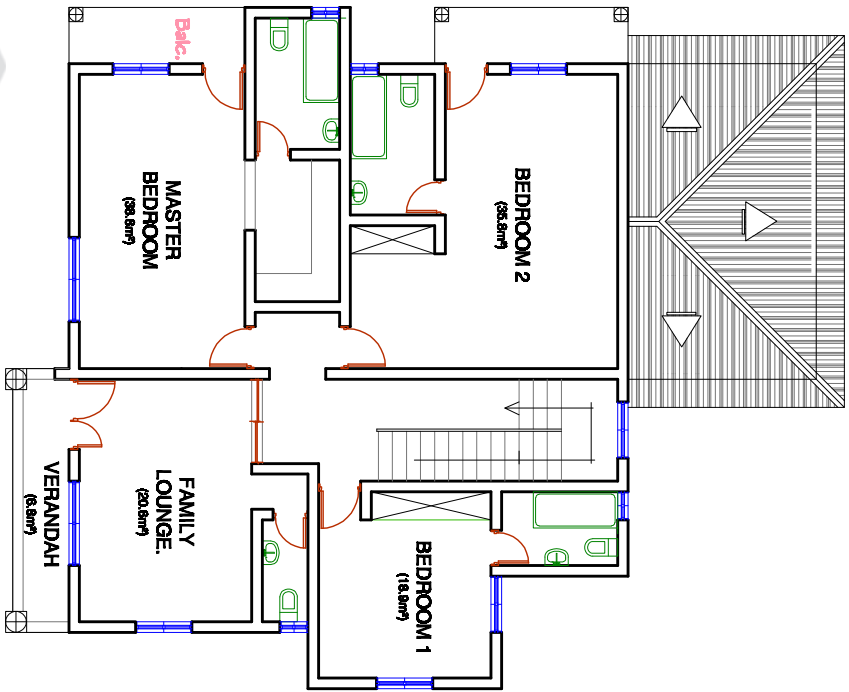
* Mortgage option is subject to affordability test and ability to meet the Bank Risk Acceptance criteria
* Mortgage Terms: Principal 50% of property value; interest 20%; Tenor 10 years

PLAN

Ground Floor



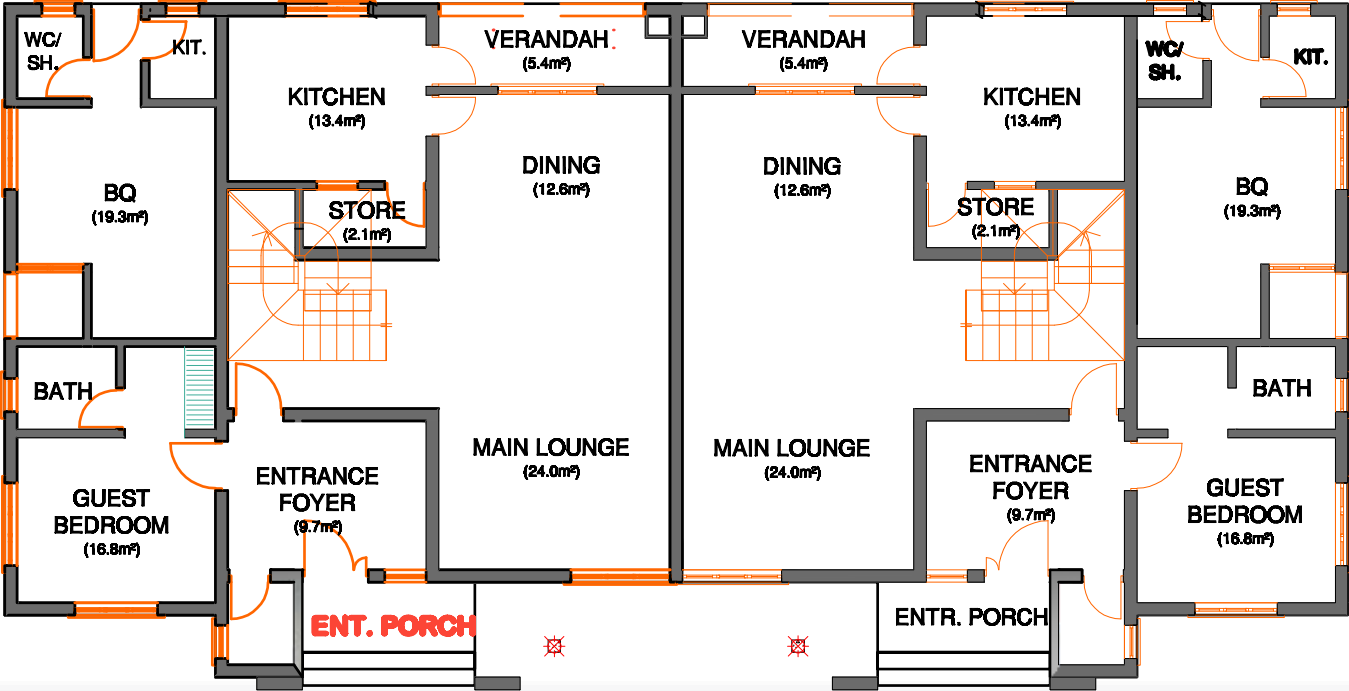
First Floor



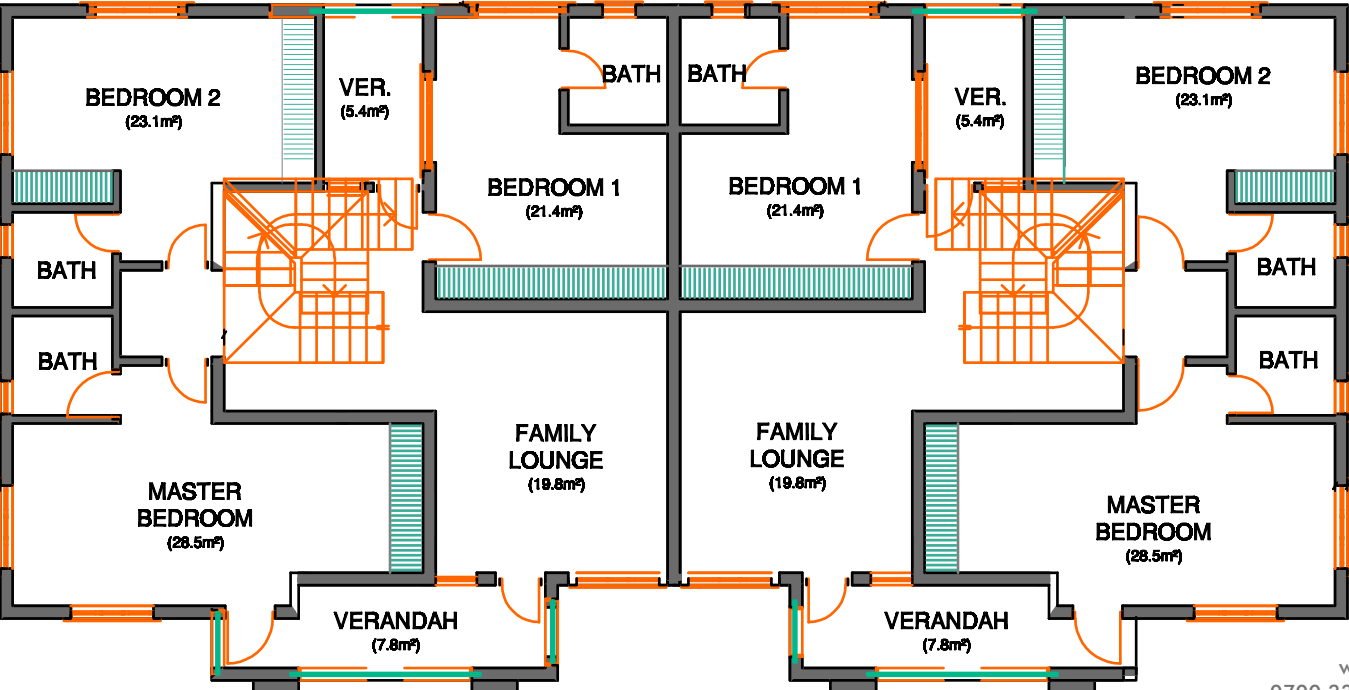
4 BEDROOM SEMI-DETACHED DUPLEX



Ground Floor



First Floor



OUTRIGHT CASH OPTION
N60.6 MILLION (VAT INCLUSIVE)

20% down payment	On indication of interest
30% down payment	within 6 months
50% balance	payable over 15 months (monthly or quarterly)

	Acceptance of Offer	Within 6 Months	15 Month Period
Property Selling Price	11,000,000	16,500,000	35,000,000
Finder's Fee	2,750,000	-	-
VAT	-	2,750,000	-
Total Periodic Payment	13,750,000	19,250,000	27,500,000

The balance of N27,500,000 (50%) if payable on a monthly or quarterly basis as shown below:

- Option 1** Monthly Payment N1,833,333
Option 2 Quarterly Payment N5,500,000

MORTGAGE OPTION
N66.5 MILLION (VAT INCLUSIVE)

20% down payment	On indication of interest
30% down payment	within 6 months
50% Mortgage Finance	Available on full payment of equity contribution

	Acceptance of Offer	Within 6 Months
Property Selling Price	12,100,000	18,150,000
Finder's Fee	3,025,000	-
VAT	-	3,025,000
Total Periodic Payment	15,125,000	21,175,000

* excludes 3% Mortgage fee

* Mortgage option is subject to affordability test and ability to meet the Bank Risk Acceptance criteria
* Mortgage Terms: Principal 50% of property value; interest 20%; Tenor 10 years

4 BEDROOM TERRACE DUPLEX



₦29.9 MILLION

OUTRIGHT CASH OPTION
₦32.8 MILLION (VAT INCLUSIVE)

20% down payment	On indication of interest
30% down payment	within 6 months
50% balance	payable over 15 months (monthly or quarterly)

	Acceptance of Offer	Within 6 Months	15 Month Period
Property Selling Price	5,980,000	8,970,000	14,950,000
Finder's Fee	1,495,000	-	-
VAT	-	1,495,000	-
Total Periodic Payment	7,475,000	10,465,000	14,950,000

The balance of ₦14,950,000 (50%) if payable on a monthly or quarterly basis as shown below:

- Option 1** Monthly Payment ₦996,667
Option 2 Quarterly Payment ₦2,990,000

MORTGAGE OPTION
₦36.1 MILLION (VAT INCLUSIVE)

20% down payment	On indication of interest
30% down payment	within 6 months
50% Mortgage Finance	Available on full payment of equity contribution

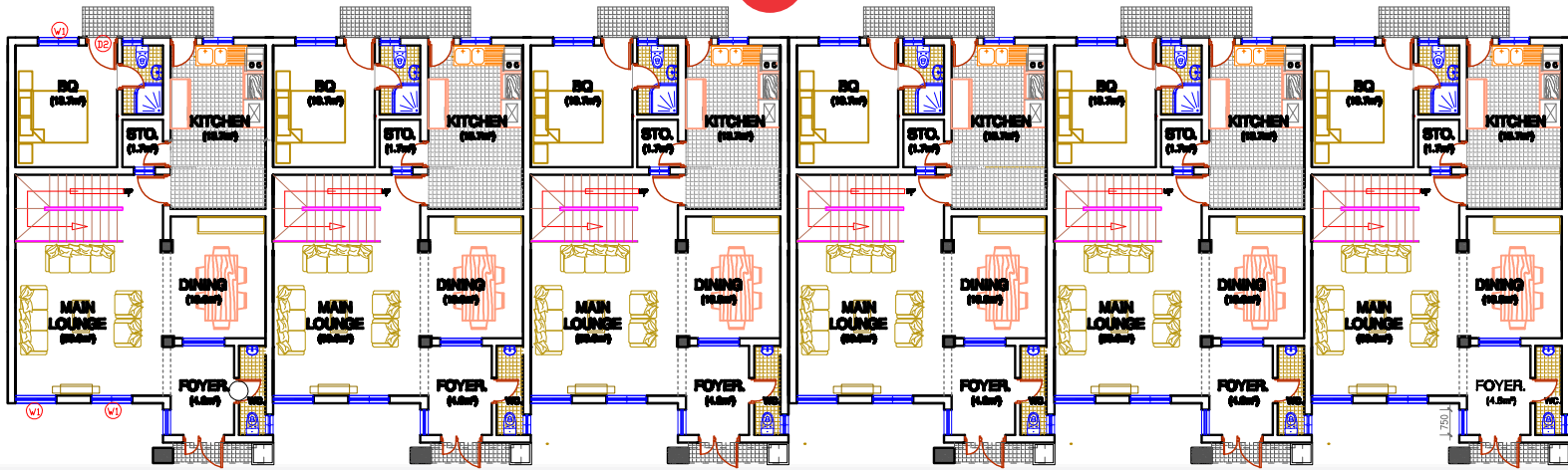
	Acceptance of Offer	Within 6 Months
Property Selling Price	6,578,000	9,867,000
Finder's Fee	1,644,500	-
VAT	-	1,644,000
Total Periodic Payment	8,222,500	11,511,000

* excludes 3% Mortgage fee

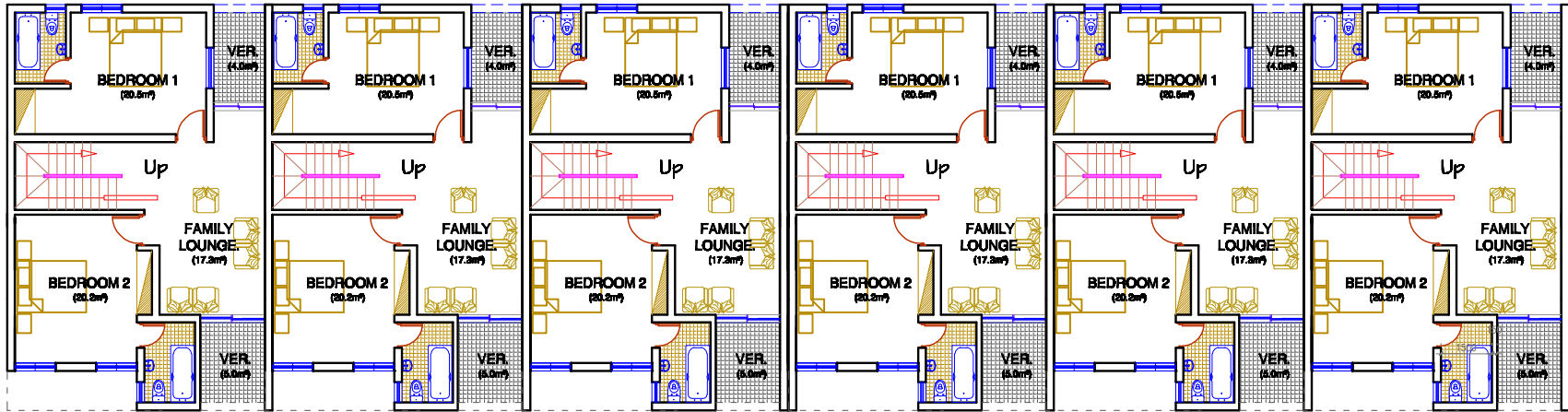
* Mortgage option is subject to affordability test and ability to meet the Bank Risk Acceptance criteria
* Mortgage Terms: Principal 50% of property value; interest 20%; Tenor 10 years

PLAN

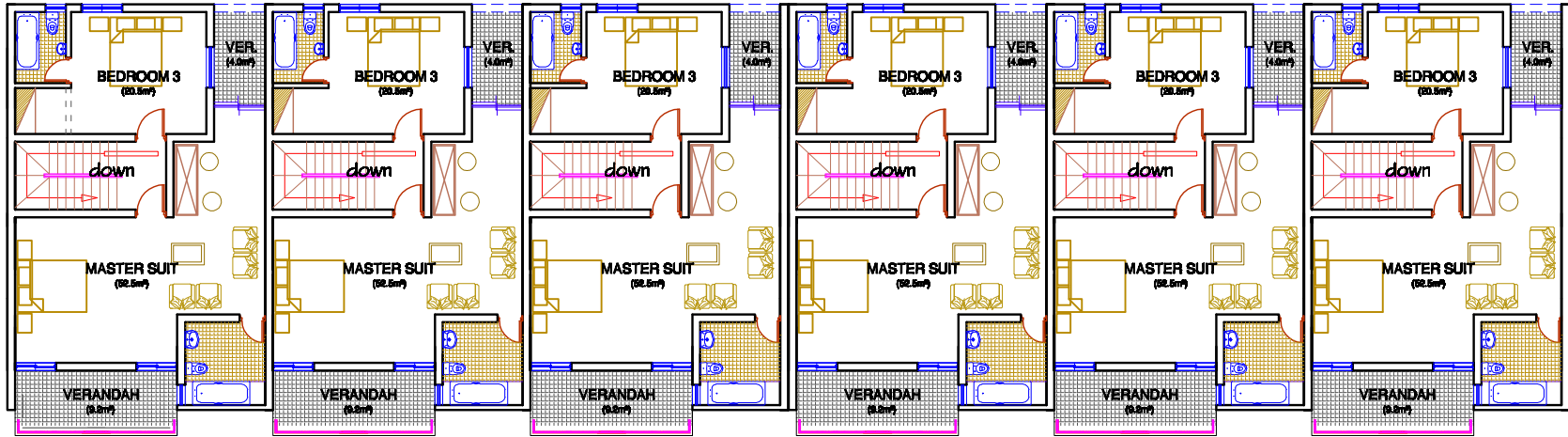
Ground Floor



First Floor



Second Floor



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. However, subscribers would be issued a provisional allocation on completion of 50% down payment within 6 months.
- Subscribers shall be given possession of the property upon full payment of the purchase price, finder's fees, VAT as well as any other impositions which will be contained in the final allocation letter to be issued by the developer.
- The Bank reserves the right to advise the developer 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.
- Duration of 30 days (1 month) grace shall be given to a subscriber to pay up any outstanding instalment payment (only applicable to staggered payment plan).
- Where the subscriber defaults in fully satisfying any instalment payment and such default persists for 30 days, same shall be deemed to be a material breach of the Property purchase terms and the Bank shall be at liberty to terminate the transaction and re- allocate the property to another buyer. In this event, the Bank shall refund all instalments made by the buyer towards the purchase price of the Property upon the identification of an alternative buyer after a penal charge at 5% of purchase price.

MODE OF PAYMENT



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: **Sticks And Stones Homes Sales Proceed**
- Account No: **0016154103**

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0700 330 0000
0704 163 1121
Dayo: 0703 045 9037
Emmanuel: 0812 011 1385



Shekinah Green

Shekinah Green is located opposite the legislative quarters in APO. This estate offers 38 units of upper highbrow housing haven in a secure and lush location. It features semi-detached duplexes and terrace duplexes. It also offers an adjoining mall with fitness and lifestyle options.

Shekinah Green estate is 7-minute drive to the city center, allowing a quick and easy access to many destinations, in and out of Abuja.

The estate comprises of a mix of 20 units of three bedroom townhouse, 8 units of four-bedroom townhouses, and 10 units of four-bedroom semi-detached duplex, all totalling 38 housing units. All rooms are en-suite. All units have a BQ.

The estate has the following shared facilities:

- Street lights
- Tarred roads
- Paved walk-ways
- 24-hour security
- Standby Generator
- Play Area





3 BEDROOM TOWN HOUSE WITH BQ

OUTRIGHT CASH OPTION N75 MILLION			
20% down payment	On indication of interest		
30% down payment	within 6 months		
50% balance	payable over 15 months (monthly or quarterly)		
	Acceptance of Offer	Within 6 Months	15 Month Period
Property Selling Price	15,000,000	22,500,000	37,500,000
Finder's Fee	3,750,000	-	-
VAT	-	3,750,000	-
Total Periodic Payment	18,750,000	26,250,000	37,500,000
The balance of N37,500,000 (50%) is payable over 12 months on a monthly or quarterly basis as shown below:			
Option 1 Monthly Payment N3,125,000			
Option 2 Quarterly Payment N9,375,000			

MORTGAGE OPTION	
20% down payment	On indication of interest
30% down payment	within 6 months
50% Mortgage Finance	Available on full payment of equity contribution

- * Mortgage option is subject to affordability test and ability to meet the Bank Risk Acceptance criteria
- * Mortgage Terms: Principal 50% of property value; interest 10-15% for 2years; Tenor 3 years



4 BEDROOM TOWN HOUSE WITH BQ

OUTRIGHT CASH OPTION N90 MILLION			
20% down payment	On indication of interest		
30% down payment	within 6 months		
50% balance	payable over 15 months (monthly or quarterly)		
	Acceptance of Offer	Within 6 Months	15 Month Period
Property Selling Price	18,000,000	27,000,000	45,000,000
Finder's Fee	4,500,000	-	-
VAT	-	4,500,000	-
Total Periodic Payment	22,500,000	31,500,000	45,000,000
The balance of N37,500,000 (50%) is payable over 12 months on a monthly or quarterly basis as shown below:			
Option 1 Monthly Payment N3,750,000			
Option 2 Quarterly Payment N11,250,000			

MORTGAGE OPTION	
20% down payment	On indication of interest
30% down payment	within 6 months
50% Mortgage Finance	Available on full payment of equity contribution

- * Mortgage option is subject to affordability test and ability to meet the Bank Risk Acceptance criteria
- * Mortgage Terms: Principal 50% of property value; interest 10-15% for 2years; Tenor 3 years



4 BEDROOM SD DUPLEX WITH BQ

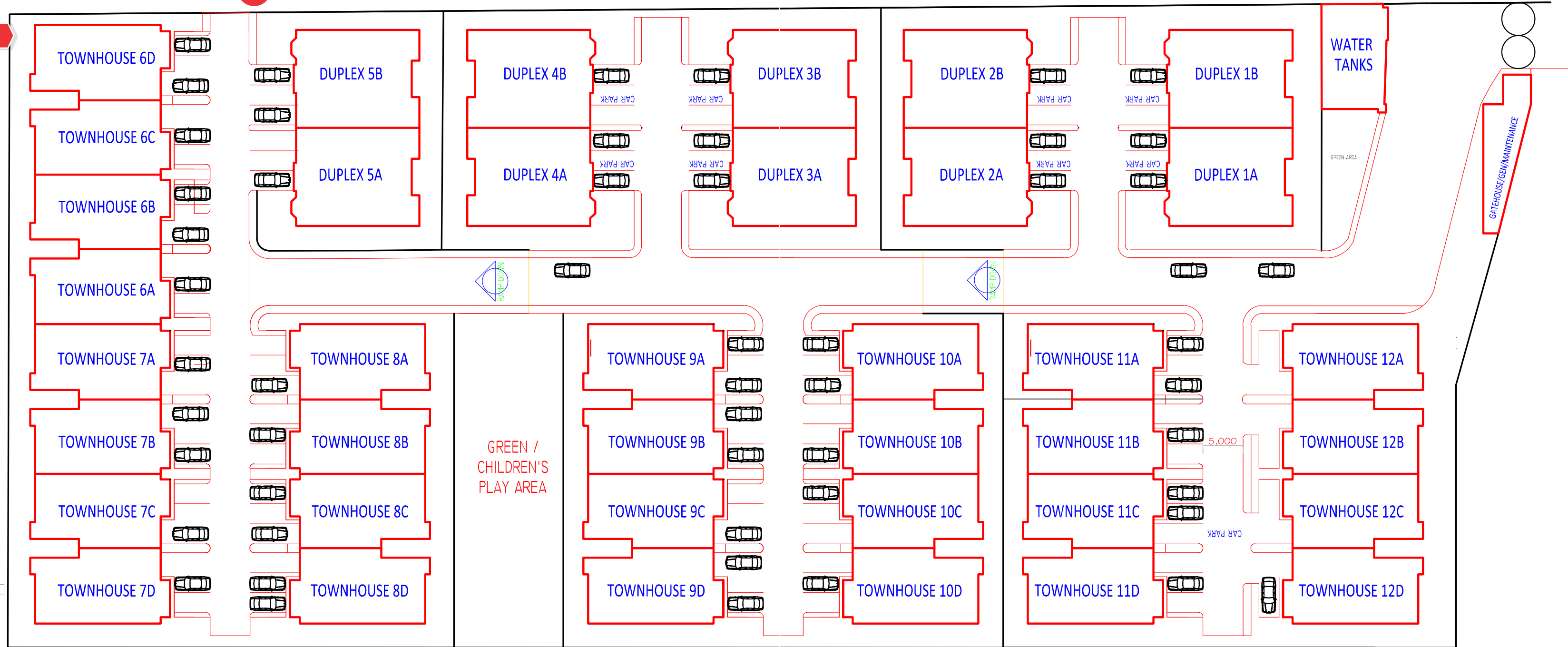
OUTRIGHT CASH OPTION N105 MILLION			
20% down payment	On indication of interest		
30% down payment	within 6 months		
50% balance	payable over 15 months (monthly or quarterly)		
	Acceptance of Offer	Within 6 Months	15 Month Period
Property Selling Price	21,000,000	31,500,000	52,500,000
Finder's Fee	5,250,000	-	-
VAT	-	5,250,000	-
Total Periodic Payment	26,250,000	36,750,000	52,500,000
The balance of N37,500,000 (50%) is payable over 12 months on a monthly or quarterly basis as shown below:			
Option 1 Monthly Payment N4,375,000			
Option 2 Quarterly Payment N13,125,000			

MORTGAGE OPTION	
50% Equity Contribution	20% down payment on indication of interest
	30% down payment within 6 months
Of Selling Price is payable upfront, while Value Added Tax of 5% of selling Price is payable within 6 months	50% Mortgage Finance Available on full payment of equity contribution
Note: Finder's fee of 5%	

- * Mortgage option is subject to affordability test and ability to meet the Bank Risk Acceptance criteria
- * Mortgage Terms: Principal 50% of property value; interest 10-15% for 2years; Tenor 3 years

PLAN

Ground Floor



PAYMENT TERMS & CONDITIONS



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3. Subscribers shall be given possession of the property upon full payment of the purchase price, finder's fees, VAT as well as any other impositions which will be contained in the final allocation letter to be issued by the developer.
4. The Bank reserves the right to advise the developer to revoke any allocated unit if any of the following occur;
 - A. Where payment terms are not adhered to;
 - B. 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;
 - C. 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.
5. Duration of 30 days (1 month) grace shall be given to a subscriber to pay up any outstanding installment payment (only applicable to staggered payment plan).
6. Where the subscriber defaults in fully satisfying any instalment payment and such default persists for 30 days, same shall be deemed to be a material breach of the Property purchase terms and the Bank shall be at liberty to terminate the transaction and re- allocate the property to another buyer. In this event, the Bank shall refund all instalments made by the buyer towards the purchase price of the Property upon the identification of an alternative buyer after a penal charge at 5% of purchase price.

MODE OF PAYMENT



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: **Honeycrest Ltd. Escrow Account**
- Account No: **0135692638**

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