

### Where is REFTOP GARDEN located?

Igboye Epe, Lagos State

### What is the title on the land?

Freehold, Registered Survey & deed of assignment

### Who are the developers?

REFTOP HOMES LIMITED.

### Where are they located ?

T15, Emperor Estate, Beside Novera Mall, Sangotedo

### Landmarks/ Neighbourhoods

Alaro City // Epe Resort & Spa // Epe Logistics Hub // Epe Fish Market  
St Augustine University // Otedola Housing Estate // Yaba Tech Epe  
Campus

### Plot Size / Payment

**500sqm**

**Outright- ( 0-2 Months ) N2,500,000**

**( 3 Months ) N2,800,000**

**( 6 Months ) N3,000,000**

**Initial Deposit:- 50%**

### Features

Perimeter Fence // Gate House // Street Light // Earth Road

## Commercial Plots/ Corner Piece

Attracts 25% Extra of the cost of land

### Corner Piece

Attracts 10% Extra of the cost of land

## Payment Covers

- Land
- Registered Survey
- Development fee

## Transaction Process

- Inspection of property
- Fill subscription form
- Payment for land
- Issuance of contract of sale
- Full payment
- Issuance of allocation letter, survey and deed
- Physical allocation

## Reselling / Change of Ownership

A subscriber that has fully paid up for his/her plot (s) can resell their land, but the company must be notified and a fee of 100,000 paid to the company to cover the cost of change of ownership to the name of the new subscriber. The seller must also submit to the company original copies of document issued at the point of sale. Please note that the new subscriber shall pay additional cost for deed of assignment and survey to enable us prepare same in his name. please be aware that the REFTOP HOMES LTD does not resell plot (s) for subscriber's .

## Payment Default

After your initial deposit, REFTOP HOMES LTD allows a 30 days grace period for subscriber's on installment payment plans before adding a 5% late fee penalty to your fee. Please note that a written notice that you may be late in paying your instalment is important to enjoy the 30 days grace period.

Where you are in default of your installment for a period of 3 months, REFTOP HOMES LTD is at liberty to revoke your subscription and refund your payment less 30% administrative fees.

## Refund

Only those who make an initial deposit of 50% and beyond are qualified for refund, you are required to give the company 90 days notice to process your refunds, your refund will be made less 40% administrative charges.

## Allocation

Allocation shall be communicated to every subscriber's provided that all payments have been made in full.

## Commencement Of Construction

Every subscriber's who has been allocated may commence construction provided that developmental levy has been paid.

## Estate Development Timeline

A period of 3 -4 years is being envisaged by the company for infrastructural development in the estate .... subject to payment of development fee by the subscriber's.

## Can I pay to into an agents account

We strongly advise that payments should only be made to company designated accounts. REFTOP HOMES LTD shall not be liable for any loss suffered by any client as a result of payment into unauthorized account.

## How to make payment

All cash payments should be made to REFTOP HOMES LTD its designated bank. cheque(s) should be issued in favor of REFTOP HOMES LTD. The company will not accept responsibility for any liability that arises as a result of breach of the above condition.



**ACCOUNT NO**  
**1213082177**



**ACCOUNT NO**  
**1426666423**



**ACCOUNT NO**  
**5072012371**  
**Dollar Domiciliary**



**ACCOUNT NO**  
**5401748780**  
**PROVIDUSBANK**

**Account Name: REFTOP HOMES LIMITED**

I HAVE READ AND UNDERSTOOD ALL THE TERMS, CONDITIONS AND INFORMATION CONTAINED HEREWITH ALONGSIDE THE ATTACHED APPLICATION FORM. I ACCEPT AND COVENANT TO BOUND BY THE SAID TERMS AND CONDITIONS.

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Subscriber's Name

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Subscriber's signature

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Date



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**reftophomes**