FREE HOMEOWNERSHIP GUIDE

Ibile Traditional Mortgage System

OWN A HOME IN LAGOS

WITHOUT PAYING OUTRIGHT

How to secure your dream home now and pay for it over time.

INSIDE: How ITMS Works · Ownership Milestones · Home Options · Practical Payment Examples

AN EXCLUSIVE HOMEOWNERSHIP EXPERIENCE BY

HARMONY GARDEN & ESTATE DEVELOPMENT LIMITED

THE LIE YOU WERE TOLD ABOUT OWNING A HOME IN LAGOS

That you must have the full amount in cash before you can start.

For many aspiring homeowners, this belief keeps ownership:

- ✓ Five years away.
- ✓ One promotion away.
- ✓ One big business deal away.

So you work. You save. You put money aside.

Then the frustrating part happens:

The price moves faster than your savings.

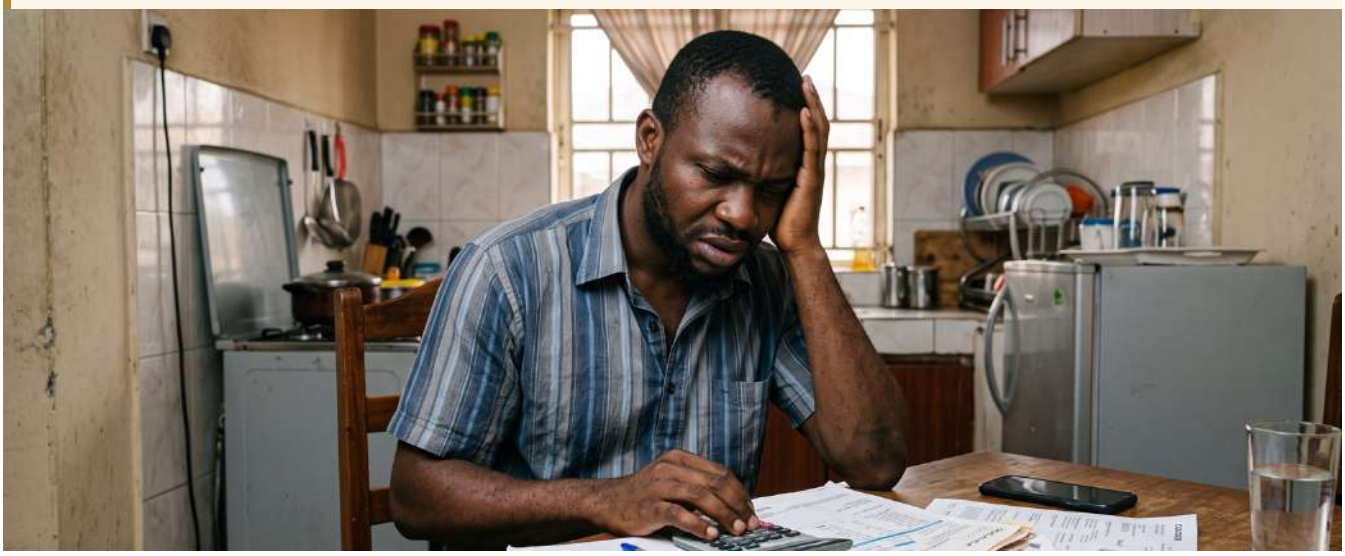
By the time you save what the home cost before, the price may have changed — and the target moves again.

RENT. EVERY YEAR. GONE.
Another payment for somewhere you don't own.

PROPERTY PRICES. STILL MOVING.
The home you're saving towards may become more expensive.

YEARS. STILL PASSING.
Real income. Real discipline. But ownership remains in the future.

What if 100% payment isn't where your homeownership journey has to begin?



HOMEOWNERSHIP DOESN'T ALWAYS HAVE TO BEGIN WITH 100%

Across the world, people use structured payment systems to secure homes and complete payment over time.

They don't necessarily wait until they can write one enormous cheque.

- ✓ They start.
- ✓ They pay progressively.
- ✓ They build towards ownership.

Harmony Garden created a pathway structured around the financial realities of Nigerians at home and abroad:

IBILE TRADITIONAL MORTGAGE SYSTEM

A people-first pathway designed to help eligible buyers move from aspiring homeowners to actual homeowners without paying the entire cost of the house upfront.

Start with 10%. Progress towards your home.

YOUR GOAL DETERMINES YOUR PATH

Harmony Garden provides different ownership pathways depending on what you actually want to own.

01: LAND INSTALLMENT PAYMENT

Want to own land?

Secure an eligible Harmony Garden plot and spread payment according to the applicable land payment plan.

Best for: Buyers whose immediate goal is land ownership.

02: IBILE TRADITIONAL MORTGAGE SYSTEM

Want to own a house?

Start with an applicable 10% commitment, progress to allocation at 30%, move in at 50%, and spread the applicable balance over an extended period.

Best for: Buyers ready for homeownership who don't want to pay the entire house price outright.

03: LAND-TO-HOME

Already own Harmony Garden land?

Explore the applicable pathway for converting your existing land position towards a home.

Best for: Existing Harmony Garden landowners ready for the next stage of their ownership journey.

Three different needs. Three different pathways.

IF WHAT YOU WANT IS A HOME, THIS IS YOUR PATH.

The Ibile Traditional Mortgage System is designed for people who have the capacity to own a home but may not have the entire purchase price sitting in one account today.

Instead of one overwhelming lump sum:

10%: START
Make your initial commitment.

30%: ALLOCATION
Reach 30% cumulative payment and get your house allocation.

50%: MOVE IN
Reach 50% and move into your new home, subject to applicable terms.

BALANCE: PAY OVER TIME
Spread the applicable remaining balance for up to five years at 7.5%–9.9% annual interest, subject to ITMS terms.

Your homeownership journey starts before 100%.

SECURE YOUR HOME. PAY PROGRESSIVELY. OWN COMPLETELY.

Strip away the mortgage terminology, and the idea is simple.

1. CHOOSE YOUR HOME

Select an eligible Harmony Garden house that fits your lifestyle, family needs, and financial capacity.

2. START WITH 10%

Make the applicable initial commitment and begin your ITMS journey.

3. REACH YOUR MILESTONES

Progress towards 30% for house allocation and 50% for move-in, subject to applicable ITMS terms.

4. COMPLETE OVER TIME

Spread the applicable outstanding balance for up to five years and work towards complete ownership.

Ibile bridges the gap between:

> ***"I want to own my home."***
>
> and
>
> ***"I can't pay the entire amount today."***

Because not being able to pay outright doesn't automatically mean you cannot begin.

COULD IBILE BE RIGHT FOR YOU?

THE SALARY EARNER

You earn consistently and can make structured payments, but paying the full price of a home at once isn't realistic.

THE BUSINESS OWNER

You have the capacity to own but would rather preserve working capital than tie everything up in one property payment.

THE DIASPORA BUYER

You want a real home in Lagos, not another property dream you have to manage from thousands of miles away.

THE FAMILY READY TO STOP RENTING

You're tired of paying rent year after year and want those resources working towards a home of your own.

If you can pay progressively, Ibile gives you a pathway to start sooner.

YOUR IBILE HOME. YOUR CHOICE OF COMMUNITY.

Harmony Garden currently presents ITMS homeownership opportunities across four of its Seven Citadels of Joy:

GRANVILLE ESTATE

Oasis of Natural Serenity

Serene, family-friendly living with modern infrastructure, security and thoughtfully planned homes.

LEKKI AVIATION TOWN

Pinnacle of Luxury

A modern community designed around connectivity, convenience, contemporary living and emerging opportunities.

THE PARLIAMENT ESTATE

Affordable Empire Designed with Royalty

A structured environment combining contemporary architecture, security, comfort and prestige.

MAJESTIC BAY ESTATE

Waterfront Serenity Meets Modern Innovation

Waterfront-inspired living combining tranquillity, modern architecture and eco-conscious planning.

One ownership system. Different lifestyles.

Choose the home and community that fit your vision.

A HOME FOR DIFFERENT STAGES OF LIFE

Your dream home won't look exactly like everyone else's.

That's why Harmony Garden offers options ranging from practical apartments to spacious family homes and premium duplexes.

FOT HOMES	FAMILY HOMES	PREMIUM DUPLEXES
2-Bedroom Flats	3-Bedroom Bungalow + BQ	3-Bedroom Duplex + BQ
3-Bedroom Flats	3-Bedroom Terrace	4-Bedroom Duplex + BQ
3-Bedroom Terraces	4-Bedroom Terrace	5-Bedroom Duplex + BQ

Available options include carcass and finished units on **applicable home types**.

Choose based on your lifestyle, family needs, and financial capacity, not pressure.

WHAT DOES AN IBILE HOME COST?

Here's a quick picture of selected home options under the ITMS structure:

LEKKI AVIATION TOWN

- ✓ FOT Homes: From ~~₦64M~~
- ✓ 3-Bedroom Bungalow + BQ: ~~₦114M~~
- ✓ 3-Bedroom Terrace + BQ: ~~₦169M~~
- ✓ 4-Bedroom Terrace + BQ: ~~₦178M~~

GRANVILLE ESTATE

- ✓ 3-Bedroom Bungalow + BQ: ~~₦119M~~
- ✓ 3-Bedroom Terrace + BQ: ~~₦179M~~
- ✓ 4-Bedroom Terrace + BQ: ~~₦188M~~

PREMIUM DUPLEX COLLECTION

- ✓ 3-4-5 bedroom duplex (Asake Cottage): ~~₦280M–₦340M~~
- ✓ 3-4-5 bedroom duplex (GranVille Cinema): ~~₦270M–₦379M~~

Prices and availability are subject to applicable Harmony Garden terms and current price lists.

WHAT COULD THE JOURNEY ACTUALLY LOOK LIKE?

Numbers make the idea easier to understand.

Let's take:

FOT 2-BEDROOM FLAT

₦64,000,000

Instead of thinking: ***"I need ₦64 million today."***

Think in ownership milestones.

10%: INITIAL COMMITMENT ₦6,400,000	**30%: HOUSE ALLOCATION** ₦19,200,000 cumulative payment
50%: MOVE-IN ₦32,000,000 cumulative payment	**BALANCE AFTER 50%** ₦32,000,000

The applicable balance can then be spread over a tenure of up to five years at the applicable annual interest rate, subject to ITMS terms.

₦64 million is no longer simply one payment.

It becomes a structured journey towards owning your home.

THE NUMBER ISN'T THE MOST IMPORTANT PART

The bigger shift is how you think about buying a home.

Instead of asking:

> ***"How do I find the entire amount?"***

Start asking:

- ✓ "What home fits my income?"
- ✓ "What can I comfortably commit now?"
- ✓ "How do I progress from 10% to 30%, then 50%?"
- ✓ "What repayment structure can I sustain?"

When homeownership becomes a plan rather than one enormous payment, "someday" can become a timeline.

YOUR LAND COULD BE THE BEGINNING OF YOUR HOME

Some buyers don't need another plot.

They already own Harmony Garden land.

Their next question is:

> ***"How do I turn it into a home?"***

This is where **Land-to-Home** becomes relevant.

Rather than leaving your land undeveloped indefinitely, speak with Harmony Garden about the applicable pathway for converting your existing land position towards a housing solution.

You bought the land for a reason.

Now it may be time to make the dream on it real.

FOUR PRACTICAL QUESTIONS TO ASK YOURSELF

01: DO YOU HAVE STEADY, PROVABLE INCOME?
Salary, business income, or another reliable source.

02: DO YOU KNOW THE TYPE OF HOME YOU WANT?
Apartment, bungalow, terrace, or duplex.

03: CAN YOU SUSTAIN STRUCTURED PAYMENTS?
Not just today, but consistently.

04: ARE YOU READY TO PROVIDE THE REQUIRED DOCUMENTATION?
Identification and applicable subscription/ownership documentation.

If your answers are yes, the next step is determining the home and payment pathway that fit you.

MORE THAN A PAYMENT PLAN

10% ENTRY
Start without having the entire home price.

ALLOCATION AT 30%
Reach a meaningful ownership milestone early.

MOVE-IN AT 50%
Begin enjoying your home before completing the entire payment, subject to applicable terms.

UP TO 5 YEARS
Give yourself more room to complete the applicable balance.

SINGLE-DIGIT ANNUAL INTEREST
Applicable ITMS rates fall within 7.5%–9.9% annual range, subject to terms.

TRANSPARENT PRICING
Clear home costs and applicable statutory fees.

And beyond the payment structure, Harmony Garden positions its homes around secure gated estates, premium amenities, smart infrastructure, and eco-conscious development.

Ibile isn't designed to make a home cheaper.
It's designed to make the journey to owning one more manageable.

"I'LL BUY WHEN I'M READY."

It sounds sensible.

But what does ***"ready"*** actually mean?

Another year of rent?

Another year watching the home you want become harder to reach?

Another year postponing an asset you hope your family will eventually own?

Waiting is sometimes necessary.

But waiting without an ownership plan is different.

Imagine continuing to pay for somewhere to live without building ownership.

Now imagine using a structured period to work towards a home with your name attached to it.

That's the bigger idea behind Ibile:

- ✓ Tenant → Homeowner
- ✓ Aspiration → Allocation
- ✓ Payment → Equity
- ✓ Today → Generational Asset

From renting to owning. From aspiration to something tangible.

COMMUNITIES BUILT FOR LIVING

Owning a beautiful house matters.

Where that house sits matters too.

Harmony Garden's vision goes beyond individual buildings to communities designed around:

- ✓ Secure, gated living
- ✓ Premium amenities
- ✓ Modern infrastructure
- ✓ Eco-conscious planning
- ✓ Comfort and functionality

The wider Ibile initiative also supports economic empowerment through real-estate development and associated employment opportunities.

Because a home should give you more than walls.

It should provide belonging, stability, and a foundation for the future.

FROM ASPIRATION TO OWNERSHIP

1: CHOOSE YOUR HOME

Select an eligible Harmony Garden house.

2: START WITH 10%

Make your initial commitment.

3: REACH 30%

Get your house allocation.

4: REACH 50%

Move into your home, subject to applicable terms.

5: SPREAD THE BALANCE

Pay the applicable balance over a tenure of up to five years at the applicable ITMS annual interest rate.

6 — COMPLETE YOUR OWNERSHIP JOURNEY

From Aspiration to Allocation.
From Renting to Owning.

DON'T JUST ASK:

"CAN I AFFORD A HOUSE?"

ASK:

"WHAT HOMEOWNERSHIP PLAN CAN I AFFORD?"

Book an Ibile Homeownership Session with Harmony Garden Today.

We'll help you understand:

- ✓ Which eligible home fits your budget and lifestyle?
- ✓ What your 10% starting commitment could look like
- ✓ Your pathway to 30% allocation and 50% move-in
- ✓ Your indicative repayment structure
- ✓ Applicable house costs and statutory fees
- ✓ The estate and home type that best fit your goal
- ✓ Your options as a Nigerian resident or diaspora buyer

Come with your homeownership goal.
Leave with greater clarity on the pathway.

YOUR DREAM HOME

MAY BE CLOSER THAN YOU THINK.

You don't necessarily need the entire purchase price today.

You need the right home, the right structure, and a plan you can sustain.

- ✓ **START WITH 10%.**
- ✓ **ALLOCATION AT 30%.**
- ✓ **MOVE IN AT 50%.**
- ✓ **SPREAD THE APPLICABLE BALANCE FOR UP TO 5 YEARS.**

WELCOME TO THE

IBILE TRADITIONAL MORTGAGE SYSTEM

An Exclusive Homeownership Experience by

Harmony Garden & Estate Development Limited

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From Aspiration to Allocation.

From Renting to Owning.