

CREEK HAVEN ESTATE

1. Where is CREEK HAVEN ESTATE located?
 - CREEK HAVEN ESTATE is located Off Igwuruta Chokocho Road. It strategically sits 5 mins away from the popular Igwuruta roundabout.
2. Who are the developers of CREEK HAVEN ESTATE?
 - CREEK HAVEN ESTATE is developed by Velox Real Estate and Investment Limited
3. What title does the land carry?
 - CREEK HAVEN ESTATE has a Deed of Conveyance and registered survey plan.
 - The CREEK HAVEN ESTATE is on a FREEHOLD, which certifies it 100% free from government interest. It is also free from adverse encumbrances.
4. What is the nature of the land and its topography?
 - It's 100% dry and table land with an upland topography.
5. What type of infrastructure will the Developer provide?
 - Well paved business and work/live/play districts
 - Residential blocks comprising duplexes, bungalows, blocks of flats
 - Internal roads, drainage systems, electricity, street lights, security and surveillance cameras, and a family recreation centre comprising a children's playground, lounge, and gym.
6. Would there be any development levy?
 - No, there's no development levy. The cost of the land is inclusive of Infrastructure.
7. Would there be any additional payment for Deed and Survey?
 - No, you get FREE documentation when you make a purchase.
8. What is the size of the plot?
 - 460sqm
9. When will my plot be allocated to me?
 - You will get an instant layout allocation when you make an initial deposit payment. However, all title documents will be handed over to you after complete payment. A date for Physical plot allocation will be fixed and you'll be contacted by the sales team to that effect..
10. What documentation do I get after payment for the land?
 - Payment Receipt, Contract of Sale, Deed of Conveyance and Registered Survey Plan.
 - Upon initial deposit, you'll get a Receipt and Contract instantly, and upon complete payment, you'll get a Deed of Conveyance and a Registered Survey Plan within 4 weeks.
11. Is there a payment plan available?
 - Yes, there's a payment plan up to 12 months after an initial deposit of N1,000,000

PAYMENT PLAN FOR CREEK HAVEN ESTATE

➤ RESIDENTIAL PLOT

DURATION	PAYMENT	INITIAL DEPOSIT
0 - 3 Months	N5,000,000	N1,000,000
0-6 Months	N5,500,000	N1,000,000
0-12 Months	N6,000,000	N1,000,000

➤ COMMERCIAL PLOT

DURATION	PAYMENT	INITIAL DEPOSIT
0 - 3 Months	N6,000,000	N1,000,000
0 - 6 Months	N6,500,000	N1,000,000
0-12 Months	N7,000,000	N1,000,000

12. Is there any penalty for default on instalment (payment plan)?

- Yes. There's a surcharge of 10% monthly on your existing balance for every month when you default in your payment plan.
- Where default continues for up to three (3) months, the company reserves the right to make an upward review of the property, based on current market value.
- If default continues for up to six (6) months, the company reserves the right to terminate your purchase/subscription, resell the allocated plot and your money refunded 50% less administrative fees.

13. Is there any extra cost if I choose a corner piece plot?

- Yes, the Corner piece attracts an additional 20% cost.

14. What does it take to acquire a commercial plot?

- We have made provisions for a school, shopping mall, and hospital.
- Commercial plot price details have been stated above.

15. Can I start building immediately?

- Yes, you can start building immediately after physical allocation and after getting your necessary building development permits from the authorities.

16. Is the road to the estate motorable?

- Yes, the road is motorable..

17. Is there any time limit to commence development on my land after allocation?

- Every subscriber is expected to fence and gate their individual plots within a 12 months timeline after purchase.

- For building, there's no time limit. However, when the estate becomes habitable, you will be required to keep your fenced and gathered property free from weeds and unwanted debris. Failure to do so, the developer will do it, and the cost will be on the purchaser.

18. Can I resell my plot/property?

- Yes, a subscriber can resell his/her property. However, an official letter of notice of transfer of ownership should be sent to Velox Real Estate & Investment Limited.

Please Note: Velox Real Estate & Investment Limited does not resell property for clients.

- Plot(s) or Estate(s) swapping/ switching/ transfer will attract a 20% surcharge deduction on the price of plot to be swapped as at the time of purchase.

19. Can I request for a refund if I can't meet up with the instalment plan?

- Yes, a subscriber can request for a refund, but this will attract a 50% charge on the initial payment made as administrative fees.

Please Note: The refund is subject to availability of an offtaker to re-buy your ongoing plot purchase, refund request can only be treated on properties that have been purchased within 24 months or longer.

Refund will take a minimum of 365 working days to review after a refund request is made officially in writing by mail to the company's email address, after which all documents given in course of purchase will be returned to the company and nullified. The stipulated refund date above is tentative and may take longer.

20. Can I pay cash to your agent/consultant?

- No, all payments should be made to Velox Real Estate & Investment Limited. Account or a cheque should be issued in favour of Velox Real Estate & Investment Limited. The company will not be held liable for any subscriber giving cash payments to any agent or consultant.

21. How will this estate be managed?

- Upon development, residents will be required to pay a subsequent annual management fee and service charge for the management and maintenance of the estate which shall be determined at a later time in accordance with the economic realities at the time.
- Service charge payment becomes payable upon commencement of development work on your plot which includes fencing and it is subject to review and to reflect economic realities.

IS THERE A BUILDING GUIDE ON CREEK HAVEN ESTATE?

- All other types of buildings that meet government approved standards can be built within the estate.
- All purchasers and residents agree that only black roofing sheets will be used for the development of their building for both commercial and residential purposes
- All residential purchasers cannot build any commercial related activities in or around their residential building. E.g: Building a shop in front of your house is prohibited.
- All commercial purchasers cannot build any residential related activities in or around their residential building. E.g: Building a house in front of your office is prohibited.

RESTRICTIONS ON COMMERCIAL AND RESIDENTIAL PLOTS

The following restrictions are active on the both commercial and residential plots in the (NAME OF ESTATE), meaning you cannot develop or build any of the following underlisted on the plots.

- ROOFING SHEETS ON ALL BUILDINGS MUST BE BLACK
- NO CHURCH

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- NO MOSQUE
- NO MORGUE (MORTUARY)
- NO GAS STATION
- NO FUEL STATION
- HOTELS BAR/CLUB AREA MUST BE SOUND PROOF AND ONLY ON COMMERCIAL

Transaction processes are as follows;

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1. Inspection of Property.
2. Obtain, Fill and Submit Subscription and Terms and Conditions Forms (FAQ) from the company with all relevant identification documents.
3. Make payment for the land and send proof of payment to the appropriate party
4. Layout Allocation of client's preferred and available plot.
5. Confirmation of payment, collection of receipt and contract of sale.
6. The client signs the contract of sale and returns a copy to the office.
7. Completes outstanding payment (Only for those paying in instalments).
8. Collect Property Documents; Deed of Conveyance, and a Registered Survey Plan.
9. Physical Allocation of clients earlier chosen plot as stated in the layout and all other documents given.

ACCOUNT DETAILS

Account Name:

Velox Real Estate & Investment Limited

Account Numbers, Currency & Bank

1000044345

NGN

Parallellex Bank

Please, fill and sign the column below to indicate that you have read, understood and accepted the terms and conditions stated in this document.

Subscriber's Name

Signature

Date

CREEK HAVEN ESTATE

Subscription form

1. You are required to read through the application form/terms and conditions carefully before appending your signature and filling in your details in any part of this document.
2. The Application must be completed in English Language
3. Please supply accurate information (all information shall be treated as confidential and for official use only).
3. Whenever there is a change in any vital information supplied in this form, the subscriber shall notify the company immediately with verifiable evidence
4. There shall be no conversion of any amount paid in buying any of our products.
5. Failure to meet up with the monthly payment plan will warrant a default charge as stated in the FAQ/TERMS AND CONDITIONS.
6. Plots and final documents will only be handed over to subscribers upon completion of payment.
7. All part of this form must be completely filled and signed to record your purchase as valid, Names will appear on your title documents as filled on this form, any alterations on your document aside what was filled in this form attracts 50,000 per plot.
8. Filling this form without payment of deposit does not create any obligation between subscriber(s) and the company.
9. To execute this transaction, you are expected to submit the following documents: A valid ID Card, Work Id Card, and Recent Passport photograph and submit identification documents for beneficiary or minor (Birth certificate) as well if purchase is on behalf of a minor or another beneficiary besides subscriber.
10. You are required to fill in your personal contact details (phone number and email) not that of a representative to enable us to communicate with you directly as a subscriber and give necessary information in respect to your property purchase, the company will not be liable for any information not received by you as a result of this breach.
11. No third party can pick up any of your documents (Receipts, Contracts, or Deed of Conveyance.). In any case where you are unable to pick up your documents, send an official mail to sales@velox.ng.com stating the name and details of the person you will be sending for pickup. The person will in turn present his valid ID card upon arrival..

PERSONAL DATA

Date: _____

Title	Surname
First name	Other name
Marital status	Maiden name

Affix a Passport Here. (Please write your full name on the reverse side)

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Date of birth: ____/____/____	Nationality
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Permanent Address

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(Kindly input street name/ street details, LGA, state, country. (e.g Okoro Akpan Compound, in Adamu Village, Port Harcourt LGA, Ekiti State)

Residential/Mailing Address

Email

Mobile	Home telephone
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What type of building do you intend to develop on your property?

Note: This cannot be changed in future.

Commercial: (Type of Commercial activity) _____

Duplex: Block Of Flat(s): Bungalow(s):

SPONSOR (For Minor)

Name in Full (Surname, First, Middle):

Permanent Address

(Kindly input street name/ street details, LGA, state, country. (e.g Okoro Akpan Compound, in Adamu Village, Port Harcourt LGA, Ekiti State)

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Residential/Mailing Address

Email

Mobile	Home telephone
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IDENTIFICATION TYPE (Tick as appropriate):

NIN Card/Slip: Driver Licence: Int'L Passport: Voter's Card:

ID Number: _____

NEXT OF KIN DETAILS

Name	Mobile
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Email

CURRENT EMPLOYMENT DETAILS

Employer	Designation
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Telephone	Mail
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PURPOSE OF PURCHASE (please tick appropriately)

<input type="checkbox"/> Residential	<input type="checkbox"/> Commercial	<input type="checkbox"/> Reselling
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Plot No:	Sqm	No of Plot (s):
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Building type:

SOURCE OF FUNDS:

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Salaries & Allowance: Cooperative Contribution: Savings: Business
Income: Sales of Personal property: Loan:

Others (specify): _____

PAYMENT PLANS

Outright (please tick appropriately)

<input type="checkbox"/>	Immediate payment	<input type="checkbox"/>	0 - 3 Months
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Instalment (please tick appropriately)

<input type="checkbox"/>	0 - 6 Months	<input type="checkbox"/>	0 - 12 Months
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COST OF PROPERTY AS AT TIME OF PURCHASE

Overall total amount in figures: _____
Overall Total amount in words: _____

Applicant's Signature

Date

AGREEMENT

I, _____ have READ, UNDERSTOOD AND ACCEPTED the contents on the FAQ/TERMS AND CONDITIONS FORM attached to this document and HEREBY my signature affixed declares all terms are CONSENTED BY ME AND TO BE BOUND BY THE SAME. I hereby affirm that all information provided as a requirement for this allocation of land in CREEK HAVEN ESTATE by Velox Real Estate & Investment Limited, Port Harcourt Rivers State are true and accurate, any inaccurate information given by me should result in a decline of my application.

Applicant's Signature

Date

IN THE PRESENCE OF;

Name	Occupation
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VELOX

Address

Witness's Signature

Date

FOR OFFICIAL USE ONLY

Consultant's (Realtor) Name:	Consultant's Email:
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Consultant's Phone Number:	Date treated:
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Visit us: Itrust event center opposite the former OPM church, Eliozu, G.U.Ake Road, Port Harcourt, Rivers State.

FOR OFFICIAL USE ONLY:

CONFIRMATION: I have confirmed that the necessary subscribers details/documents have been submitted and all pages duly filled and signed, and received by me and conform with regulatory requirements.

For Outstanding: All outstanding documents have been received on ____//____//____ and appropriately filed.

Name of Staff: _____

Designation: _____

Signature/Date: _____

REVIEWER: I hereby confirm that these documents have been reviewed by me.

Name of Officer: _____

Designation: _____

Signature/Date: _____

AFFIX STAMP BELOW: