



**AN OPPORTUNITY TO
MAKE USE OF YOUR NHF
CONTRIBUTION**



**USE YOUR NHF MORTGAGE TO
PURCHASE A HOUSE FROM OUR
BOLD LIVING 2 APARTMENTS**

ALPHA BEACH LAGOS

6%

*interest rate
per annum*

30

*years maximum
loan tenor*

15M

*Max. Loan
Amount*



Bold Living Apartments 2

Alpha Beach Road, Lekki

developed by
ROCK REALTY LIMITED

Bold Living Apartments 2

Finished units that have exterior plastering and painting, with all windows and exterior doors fitted, including Tiles, Kitchen Cabinet, Wardrobes, Plumbing Fittings, Plaster of Paris (POP), & Internal Wall Screeding



BOLD LIVING APARTMENTS 2

WHO WE ARE?

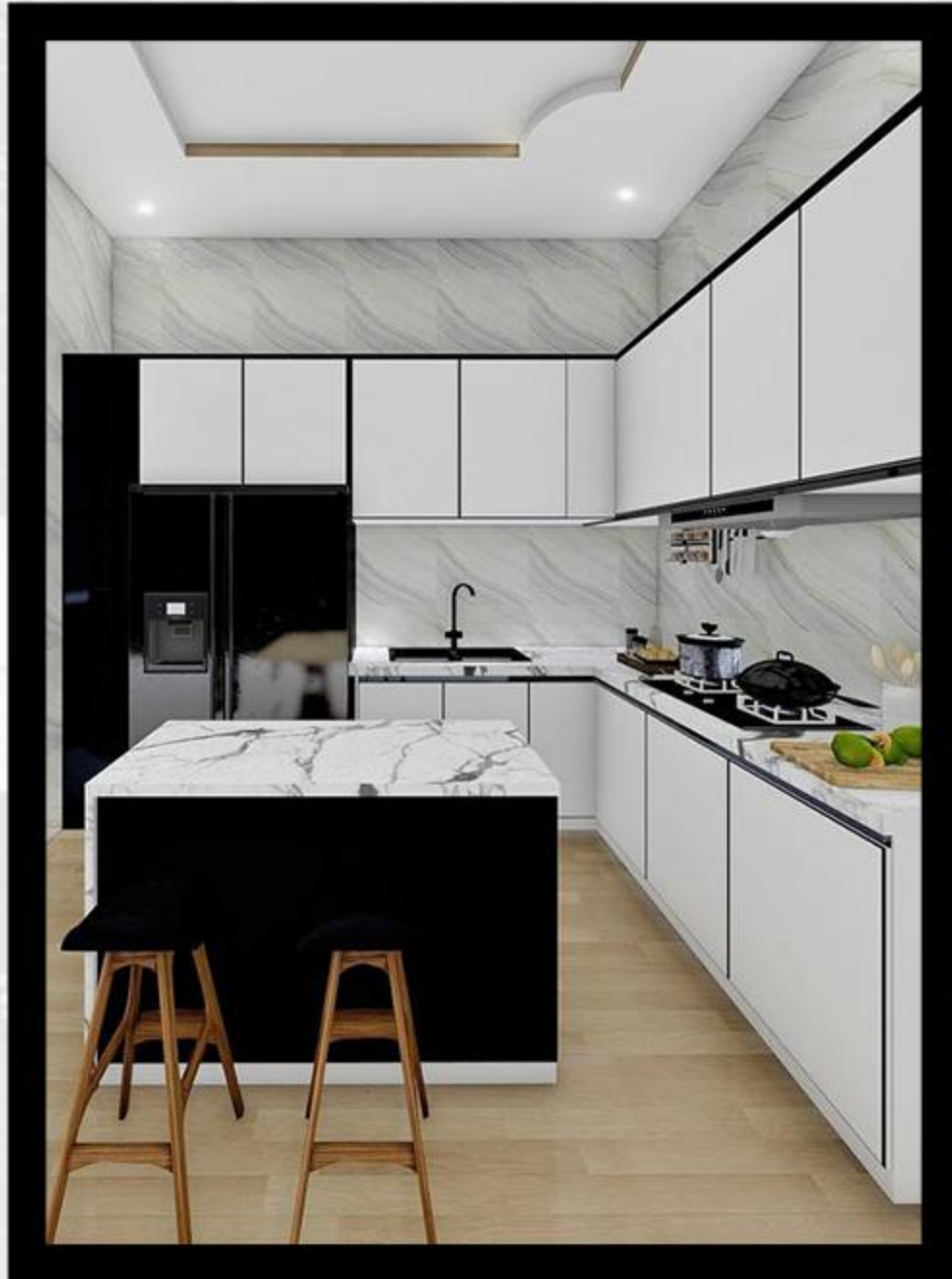
Rock Realty Limited is a real estate development and advisory company with a team of highly experienced professionals that are committed to providing you with the best real estate experience. We are passionate about working with middle income earners to own their homes with greater ease than has ever being offered in Nigeria.

UNIQUE PROPOSITION:

Use your National Housing Fund (NHF) Mortgage as full or part of your payment structure for the Bold Living Two Apartments . If N50 million is sorted in NHF Mortgages, that helps the home ownership process significantly.

- Maximum NHF loan amount of N50 million, subject to qualifying terms and conditions
- We process Federal Mortgage Bank Loan for subscribers (subscribers will provide the necessary documents) and subscribers do not need to bother about the stresses of the process.

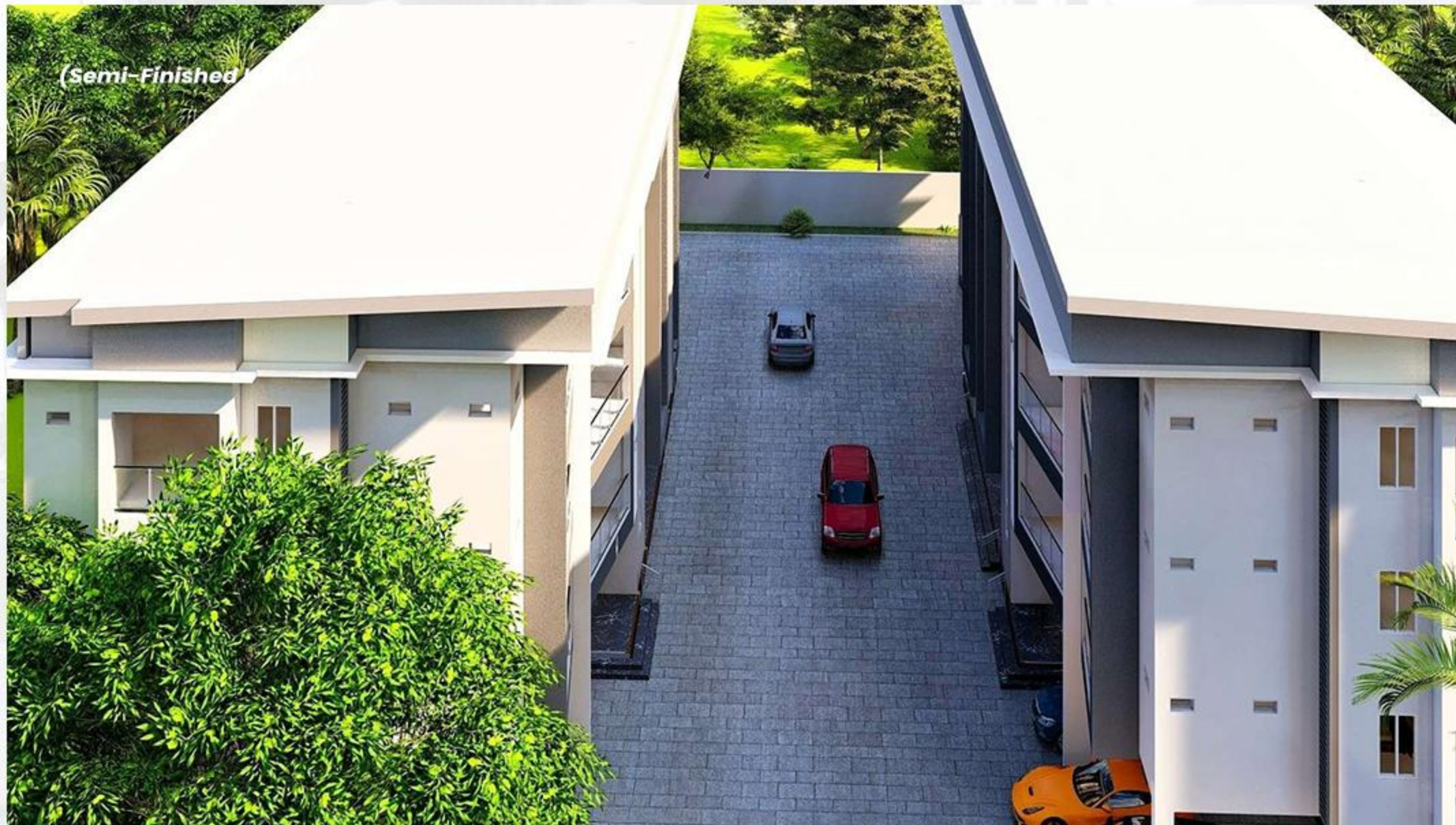
Bold Living Apartments 2



The Bold Living Series is focused on simplifying home ownership for the average middle income earner while ensuring that the middle-income earner is able to sustain his quality of life and maximise returns on his real estate investments within short periods of time



BOLD LIVING APARTMENTS 2



2 BEDROOM

N45 MILLION



**Bold Living
Apartments 2**

Living room
Dining area
Visitor's toilet
Laundry room
Bedroom

Bedroom w/c
Master bedroom
Master bedroom w/c
Kitchen
Store

Our two-bedroom is perfect for the young families as well as older families. It features larger living rooms, spacious bedrooms and functional spaces like the dining and laundry areas, with a store



HOME IS THE STARTING PLACE OF LOVE

3 BEDROOM

N52 MILLION



**Bold Living
Apartments 2**

Living room	Bedroom 2
Dining area	Bedroom 2 w/c
Visitor's toilet	Master bedroom
Laundry room	Master bedroom w/c
Bedroom 1	Lobby
Bedroom 1 w/c	Kitchen / Store

Our 3-bedroom apartment is amazingly comfortable with large living spaces, including 2 bedrooms, a master's bedroom, and connecting lobby.



STYLE IS ANOTHER WAY TO SAY HOME

PAYMENT PLAN FOR BOLD LIVING APARTMENTS 2

PAYMENT PLAN		APARTMENT TYPE	
MILESTONES	TWO BEDROOM	THREE BEDROOM	
20% EQUITY CONTRIBUTION	9 MILLION	10.4 MILLION	
NHF LOAN AT COMPLETION	36 MILLION	41.6 MILLION	
TOTAL	45 MILLION	52 MILLION	



BOLD LIVING APARTMENTS 2

Locations

Locations not too far from Central Business Districts but largely untapped and possess significant capital appreciation potentials in the near future. Build pockets of great middle income havens in those locations. Current Location Focus – Alpha Beach Road (New Road). This is the last turn to the right before Chevron Junction, if coming from Victoria Island.

Rationale for these locations

Middle income earners should not live in too far flung locations in a country where the transportation infrastructure isn't well developed yet. The stress of commuting should be limited as much as possible.

Land in these pockets of locations are not as expensive as the more developed areas around them, therefore homes can be priced slightly lower. This lowers the entry barrier into home ownership for them

The potential for capital appreciation is significant when these locations become more populated and more people discover the potential in these places. This makes the middle income earner who had previously bought a property in that location maximize returns on the real estate investment not just by passage of time but by a sudden development in the environment such as new road infrastructure etc.

(Semi-Finished Units)

ESTATE FEATURES



24-hr Power Supply



Adequate Parking



24-hr Water Supply



Solar Powered
Street-light



Uniformed Security



A Fitted Gym



Swimming Pool



Children Play Area



THE GREATEST LUXURY IS BEING FREE



**HAPPINESS IS
NOT A LUXURY.
IT IS A
NECESSITY.
WHEN WE ARE
HAPPY, WE ARE
IN THE BEST
POSSIBLE PLACE
TO BE GOOD TO
OURSELVES AND
THOSE WE LOVE.**

1. CAN I USE MY NATIONAL HOUSING FUND (NHF) MORTGAGE AS PART OF THE PAYMENT PLAN FOR MY APARTMENT?

Yes, you can.

2. HOW WILL I PROCESS MY NHF MORTGAGE?

The Primary Mortgage Bank is primarily responsible for processing your mortgage, but if you are using the Primary Mortgage Bank advised by Rock Realty, we would work with the mortgage bank to ensure that your mortgage is processed expeditiously.

3. WHAT IS THE MAXIMUM LOAN AMOUNT YOU CAN GET UNDER THE NHF?

N15 Million, but you can access up to N50 million under the pilot scheme.

4. WHY SHOULD I USE MY NHF MORTGAGE FOR THE PURCHASE OF A HOME?

- It is the cheapest Mortgage available in Nigeria at 6% interest rate.
- It is long tenured (up to 25 years – tenure capped by the shorter of 25 years and your years to retirement)
- It is your right, as long as you are a contributor to the NHF Scheme and you should exercise this right.

5. WHY SHOULD I USE MY NHF MORTGAGE OPPORTUNITY AS EARLY AS POSSIBLE?

Homes become more expensive every day and your contribution does not increase in value. So, if your NHF Loan could pay for 50% of the value of a property in 2022, it is not likely to be sufficient for same in 2023. The person who used his/her NHF in 2022 therefore captured better value with the NHF Mortgage.

6. HOW DO I WORK WITH A DEVELOPER TO INCLUDE THE NHF MORTGAGE IN MY PAYMENT PLAN?

Most developers do not like to work with the NHF Mortgage as part of the payment plans for homes because the processing of the NHF Mortgage cannot commence before the house is about 90% to 95% completed (before the house is finished).

■ HOW DO I WORK WITH A DEVELOPER TO INCLUDE THE NHF MORTGAGE IN MY PAYMENT PLAN?

The processing then takes an average of 6 to 12 months after that. This implies that the developer does not get the funds until 6 to 12 months after the homes have been completed. Rock Realty has factored this waiting period into the transaction structure for its projects and we are able to allow people use the NHF as part of their payments for homes.

7. WHAT MAKES THE BOLD LIVING APARTMENT SERIES A UNIQUE OPPORTUNITY?

- You can use the NHF Mortgage as part of your payment plan for the units.
- Locations are chosen for capital appreciation potentials and other strategic reasons

■ WHAT MAKES THE BOLD LIVING APARTMENT SERIES A UNIQUE OPPORTUNITY?

Locations not too far from Central Business Districts but largely untapped and possess significant capital appreciation potentials in the near future. Bold Living Apartments are pockets of great middle-income havens in those locations.

■ WHAT MAKES THE BOLD LIVING APARTMENT SERIES A UNIQUE OPPORTUNITY?

Current Location Focus – Alpha Beach Road (New Road). This is the last turn to the right before Chevron Junction, if coming from Victoria Island.

■ WHAT MAKES THE BOLD LIVING APARTMENT SERIES A UNIQUE OPPORTUNITY?

Rationale 1: Middle income earners should not live in too far-flung locations in a country where the transportation infrastructure isn't well developed yet.

The stress of commuting should be limited as much as possible. Also, this location attracts good rental values due to the fact that it is not too far from the CBD.

■ WHAT MAKES THE BOLD LIVING APARTMENT SERIES A UNIQUE OPPORTUNITY?

- Rationale 2: Homes are priced slightly lower in this location compared to immediately annexed locations. This lowers the entry barrier into home ownership for buyers.

■ WHAT MAKES THE BOLD LIVING APARTMENT SERIES A UNIQUE OPPORTUNITY?

The potential for capital appreciation is significant when people discover the potential in this location; which we expect in the short-term. This makes the middle income earner who had previously bought a property in this location maximize returns on the real estate investment not just by passage of time but by a sudden development in the environment such as new road infrastructure etc.

8. WHAT IS THE DEVELOPMENT TIMELINE FOR BOLD LIVING APARTMENTS TWO?

21 months (We are breaking ground in January 2023).

9. CAN I STILL BUY UNITS FROM BOLD LIVING ONE APARTMENTS ONE?

Bold Living One is sold out and Bold Living Two is currently selling.

10. CAN I GET DISCOUNTS ON THE PURCHASE OF UNITS FROM BOLD LIVING APARTMENTS TWO?

With a group of 5 or more buyers, we can negotiate a discount



11. WHAT ARE THE INVESTMENT RETURNS ON BOLD LIVING TWO APARTMENTS LIKE?

Annual returns – a blend of rental return & capital appreciation is currently estimated at about 30% per annum. The apartments are located within town and are great for either rental purposes or for owner-occupier purposes.





BOLD LIVING 2 APARTMENTS

**USE YOUR NHF MORTGAGE TO
PURCHASE A HOME TODAY**

6%

*interest rate
per annum*

30

*years maximum
loan tenor*

50M

*Max. Loan
Amount*



Head Office

Rock Realty Limited.
2nd Floor, SF 01, Ultimate Mall,
Ademola Adetokunbo Crescent,
Wuse 2, Abuja,
FCT

Contact

+234 806 943 9534
+234 814 950 3209

Email

info@rockrealtylimited.com

www.rockrealtylimited.com