



20th March, 2018

Our-Ref: CEAGIS-ESTATES/SUBSCRIPTION/EQUITY/FINANCING/CIVIL-SERVANTS-FISH-P/ABUJA/2018/01

CEAGIS ESTATES GATED COMMUNITY, ABUJA

1	FISH-P CIVIL SERVANTS SUBSCRIPTION PRICES, NGN												
SN	HOUSE TYPES	House Code	UNITS/ BLOCK	FISH-P RATE NGN	ANNUAL EMOLUMENT, NGN	35% ANNUAL EMOLUMENT, NGN	5% AGENCY & LEGAL FEE, NGN	5% EQUITY DOWN PAYMENT, NGN	10% EQUITY DOWN PAYMENT, NGN	15% EQUITY DOWN PAYMENT, NGN	20% EQUITY DOWN PAYMENT, NGN	25% EQUITY DOWN PAYMENT, NGN	30% EQUITY DOWN PAYMENT, NGN
1	1- Bed Room Block Of Flats	A1	8	6,650,000			332,500	332,500	665,000	997,500	1,330,000	1,662,500	1,995,000
2	2- Bed Room Block Of Flats	A2	8	10,500,000			525,000	525,000	1,050,000	1,575,000	2,100,000	2,625,000	3,150,000
3	3-Bed Room Block Of Flats	A3	8	14,000,000			700,000	700,000	1,400,000	2,100,000	2,800,000	3,500,000	4,200,000
4	4-Bed Room Block Of Flats	A4	8	17,500,000			875,000	875,000	1,750,000	2,625,000	3,500,000	4,375,000	5,250,000
5	2-Bed Room Terrace Duplex	B1	6	16,800,000			840,000	840,000	1,680,000	2,520,000	3,360,000	4,200,000	5,040,000
6	3 Bed Room Terrace Duplex	B2	6	21,350,000			1,067,500	1,067,500	2,135,000	3,202,500	4,270,000	5,337,500	6,405,000
7	4 Bed Room Terrace Duplex	B3	6	28,000,000			1,400,000	1,400,000	2,800,000	4,200,000	5,600,000	7,000,000	8,400,000
8	2 Bed Room Twin Duplex	C1	2	28,000,000			1,400,000	1,400,000	2,800,000	4,200,000	5,600,000	7,000,000	8,400,000
9	3 Bed Room Twin Duplex	C2	2	42,000,000			2,100,000	2,100,000	4,200,000	6,300,000	8,400,000	10,500,000	12,600,000
10	4 Bed Room Twin Duplex	C3	2	56,000,000			2,800,000	2,800,000	5,600,000	8,400,000	11,200,000	14,000,000	16,800,000
11	3 Bed Room Detach Duplex + BQ	D1	1	105,000,000			5,250,000	5,250,000	10,500,000	15,750,000	21,000,000	26,250,000	31,500,000
12	4 Bed Room Detach Duplex + BQ	D2	1	140,000,000			7,000,000	7,000,000	14,000,000	21,000,000	28,000,000	35,000,000	42,000,000
13	5 Bed Room Detach Duplex + BQ	D3	1	175,000,000			8,750,000	8,750,000	17,500,000	26,250,000	35,000,000	43,750,000	52,500,000
14	6 Bed Room Luxury House +Swimming Pool +BQ	D4	1	385,000,000			19,250,000	19,250,000	38,500,000	57,750,000	77,000,000	96,250,000	115,500,000
15	7 Bed Room Luxury House +Swimming Pool +BQ	D5	1	455,000,000			22,750,000	22,750,000	45,500,000	68,250,000	91,000,000	113,750,000	136,500,000
16	8 Bed Room Luxury House +Swimming Pool +BQ	D6	1	525,000,000			26,250,000	26,250,000	52,500,000	78,750,000	105,000,000	131,250,000	157,500,000
	TOTAL PERCENT (%) EQUITY DOWN PAYMENT, NGN												
SN	HOUSE TYPES	House Code	UNITS/ BLOCK	FISH-P RATE (N)	ANNUAL EMOLUMENT, NGN	35% ANNUAL EMOLUMENT, NGN	TOTAL 5% EQUITY NGN	TOTAL 10% EQUITY NGN	TOTAL 15% EQUITY NGN	TOTAL 20% EQUITY NGN	TOTAL 25% EQUITY NGN	TOTAL 30% EQUITY NGN	MONTHLY REPAYMENT,NGN
1	1- Bed Room Block Of Flats	A1	8	6,650,000			665,000	997,500	1,330,000	1,662,500	1,995,000	2,327,500	-
2	2- Bed Room Block Of Flats	A2	8	10,500,000			1,050,000	1,575,000	2,100,000	2,625,000	3,150,000	3,675,000	-
3	3-Bed Room Block Of Flats	A3	8	14,000,000			1,400,000	2,100,000	2,800,000	3,500,000	4,200,000	4,900,000	-
4	4-Bed Room Block Of Flats	A4	8	17,500,000			1,750,000	2,625,000	3,500,000	4,375,000	5,250,000	6,125,000	-
5	2-Bed Room Terrace Duplex	B1	6	16,800,000			1,680,000	2,520,000	3,360,000	4,200,000	5,040,000	5,880,000	-
6	3 Bed Room Terrace Duplex	B2	6	21,350,000			2,135,000	3,202,500	4,270,000	5,337,500	6,405,000	7,472,500	-
7	4 Bed Room Terrace Duplex	B3	6	28,000,000			2,800,000	4,200,000	5,600,000	7,000,000	8,400,000	9,800,000	-
8	2 Bed Room Twin Duplex	C1	2	28,000,000			2,800,000	4,200,000	5,600,000	7,000,000	8,400,000	9,800,000	-
9	3 Bed Room Twin Duplex	C2	2	42,000,000			4,200,000	6,300,000	8,400,000	10,500,000	12,600,000	14,700,000	-
10	4 Bed Room Twin Duplex	C3	2	56,000,000			5,600,000	8,400,000	11,200,000	14,000,000	16,800,000	19,600,000	-
11	3 Bed Room Detach Duplex + BQ	D1	1	105,000,000			10,500,000	15,750,000	21,000,000	26,250,000	31,500,000	36,750,000	-
12	4 Bed Room Detach Duplex + BQ	D2	1	140,000,000			14,000,000	21,000,000	28,000,000	35,000,000	42,000,000	49,000,000	-
13	5 Bed Room Detach Duplex + BQ	D3	1	175,000,000			17,500,000	26,250,000	35,000,000	43,750,000	52,500,000	61,250,000	-
14	6 Bed Room Luxury House +Swimming Pool +BQ	D4	1	385,000,000			38,500,000	57,750,000	77,000,000	96,250,000	115,500,000	134,750,000	-
15	7 Bed Room Luxury House +Swimming Pool +BQ	D5	1	455,000,000			45,500,000	68,250,000	91,000,000	113,750,000	136,500,000	159,250,000	-
16	8 Bed Room Luxury House +Swimming Pool +BQ	D6	1	525,000,000			52,500,000	78,750,000	105,000,000	131,250,000	157,500,000	183,750,000	-



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Our-Ref: CEAGIS-ESTATES/SUBSCRIPTION/EQUITY/FINANCING/NON-CIVIL-SERVANTS/ABUJA/2018/01

CEAGIS ESTATES GATED COMMUNITY, ABUJA

2	NON CIVIL SERVANTS PRICES, NGN												
SN	HOUSE TYPES	House Code	UNITS/ BLOCK	PUBLIC RATE NGN	ANNUAL EMOLUMENT, NGN	35% ANNUAL EMOLUMENT, NGN	5% AGENCY & LEGAL FEE, NGN	5% EQUITY DOWN PAYMENT, NGN	10% EQUITY DOWN PAYMENT, NGN	15% EQUITY DOWN PAYMENT, NGN	20% EQUITY DOWN PAYMENT, NGN	25% EQUITY DOWN PAYMENT, NGN	30% EQUITY DOWN PAYMENT, NGN
1	1- Bed Room Block Of Flats	A1	8	9,500,000			475,000	475,000	950,000	1,425,000	1,900,000	2,375,000	2,850,000
2	2- Bed Room Block Of Flats	A2	8	15,000,000			750,000	750,000	1,500,000	2,250,000	3,000,000	3,750,000	4,500,000
3	3-Bed Room Block Of Flats	A3	8	20,000,000			1,000,000	1,000,000	2,000,000	3,000,000	4,000,000	5,000,000	6,000,000
4	4-Bed Room Block Of Flats	A4	8	25,000,000			1,250,000	1,250,000	2,500,000	3,750,000	5,000,000	6,250,000	7,500,000
5	2-Bed Room Terrace Duplex	B1	6	24,000,000			1,200,000	1,200,000	2,400,000	3,600,000	4,800,000	6,000,000	7,200,000
6	3 Bed Room Terrace Duplex	B2	6	30,500,000			1,525,000	1,525,000	3,050,000	4,575,000	6,100,000	7,625,000	9,150,000
7	4 Bed Room Terrace Duplex	B3	6	40,000,000			2,000,000	2,000,000	4,000,000	6,000,000	8,000,000	10,000,000	12,000,000
8	2 Bed Room Twin Duplex	C1	2	40,000,000			2,000,000	2,000,000	4,000,000	6,000,000	8,000,000	10,000,000	12,000,000
9	3 Bed Room Twin Duplex	C2	2	60,000,000			3,000,000	3,000,000	6,000,000	9,000,000	12,000,000	15,000,000	18,000,000
10	4 Bed Room Twin Duplex	C3	2	80,000,000			4,000,000	4,000,000	8,000,000	12,000,000	16,000,000	20,000,000	24,000,000
11	3 Bed Room Detach Duplex + BQ	D1	1	150,000,000			7,500,000	7,500,000	15,000,000	22,500,000	30,000,000	37,500,000	45,000,000
12	4 Bed Room Detach Duplex + BQ	D2	1	200,000,000			10,000,000	10,000,000	20,000,000	30,000,000	40,000,000	50,000,000	60,000,000
13	5 Bed Room Detach Duplex + BQ	D3	1	250,000,000			12,500,000	12,500,000	25,000,000	37,500,000	50,000,000	62,500,000	75,000,000
14	6 Bed Room Luxury House +Swimming Pool +BQ	D4	1	550,000,000			27,500,000	27,500,000	55,000,000	82,500,000	110,000,000	137,500,000	165,000,000
15	7 Bed Room Luxury House +Swimming Pool +BQ	D5	1	650,000,000			32,500,000	32,500,000	65,000,000	97,500,000	130,000,000	162,500,000	195,000,000
16	8 Bed Room Luxury House +Swimming Pool +BQ	D6	1	750,000,000			37,500,000	37,500,000	75,000,000	112,500,000	150,000,000	187,500,000	225,000,000
TOTAL PERCENT (%) EQUITY PAYMENT, NGN													
SN	HOUSE TYPES	House Code	UNITS/ BLOCK	PUBLIC RATE (N)	ANNUAL EMOLUMENT, NGN	35% ANNUAL EMOLUMENT, NGN	TOTAL 5% EQUITY NGN	TOTAL 10% EQUITY NGN	TOTAL 15% EQUITY NGN	TOTAL 20% EQUITY NGN	TOTAL 25% EQUITY NGN	TOTAL 30% EQUITY NGN	MONTHLY REPAYMENT,NGN
1	1- Bed Room Block Of Flats	A1	8	9,500,000			950,000	1,425,000	1,900,000	2,375,000	2,850,000	3,325,000	-
2	2- Bed Room Block Of Flats	A2	8	15,000,000			1,500,000	2,250,000	3,000,000	3,750,000	4,500,000	5,250,000	-
3	3-Bed Room Block Of Flats	A3	8	20,000,000			2,000,000	3,000,000	4,000,000	5,000,000	6,000,000	7,000,000	-
4	4-Bed Room Block Of Flats	A4	8	25,000,000			2,500,000	3,750,000	5,000,000	6,250,000	7,500,000	8,750,000	-
5	2-Bed Room Terrace Duplex	B1	6	24,000,000			2,400,000	3,600,000	4,800,000	6,000,000	7,200,000	8,400,000	-
6	3 Bed Room Terrace Duplex	B2	6	30,500,000			3,050,000	4,575,000	6,100,000	7,625,000	9,150,000	10,675,000	-
7	4 Bed Room Terrace Duplex	B3	6	40,000,000			4,000,000	6,000,000	8,000,000	10,000,000	12,000,000	14,000,000	-
8	2 Bed Room Twin Duplex	C1	2	40,000,000			4,000,000	6,000,000	8,000,000	10,000,000	12,000,000	14,000,000	-
9	3 Bed Room Twin Duplex	C2	2	60,000,000			6,000,000	9,000,000	12,000,000	15,000,000	18,000,000	21,000,000	-
10	4 Bed Room Twin Duplex	C3	2	80,000,000			8,000,000	12,000,000	16,000,000	20,000,000	24,000,000	28,000,000	-
11	3 Bed Room Detach Duplex + BQ	D1	1	150,000,000			15,000,000	22,500,000	30,000,000	37,500,000	45,000,000	52,500,000	-
12	4 Bed Room Detach Duplex + BQ	D2	1	200,000,000			20,000,000	30,000,000	40,000,000	50,000,000	60,000,000	70,000,000	-
13	5 Bed Room Detach Duplex + BQ	D3	1	250,000,000			25,000,000	37,500,000	50,000,000	62,500,000	75,000,000	87,500,000	-
14	6 Bed Room Luxury House +Swimming Pool +BQ	D4	1	550,000,000			55,000,000	82,500,000	110,000,000	137,500,000	165,000,000	192,500,000	-
15	7 Bed Room Luxury House +Swimming Pool +BQ	D5	1	650,000,000			65,000,000	97,500,000	130,000,000	162,500,000	195,000,000	227,500,000	-
16	8 Bed Room Luxury House +Swimming Pool +BQ	D6	1	750,000,000			75,000,000	112,500,000	150,000,000	187,500,000	225,000,000	262,500,000	-



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CEAGIS ESTATES GATED COMMUNITY, ABUJA

A	5% EQUITY BALANCE REFINANCING TABLE OVER 5 - 10 YEARS PLAN, NGN													
SN	5% EQUITY BALANCE RE-FINACING, NGN													
1	25% DOWN PAYMENT, NGN			YEARS	1 YEAR	2 YEAR	3 YEAR	4 YEAR	5 YEAR	1 YEAR	2 YEAR	3 YEAR	4 YEAR	5 YEAR
2				MONTHS	12	24	36	48	60	12	24	36	48	60
3				FACTOR	1.10000	1.21000	1.33100	1.46410	1.61051	1.10000	1.21000	1.33100	1.46410	1.61051
4	TOTAL HOUSE COST, NGN	ANNUAL EMOLUMENT, NGN	35% ANNUAL EMOLUMENT, NGN	5% BALANCE REFINANCING	MONTHLY PAYMENT NGN	MONTHLY PAYMENT NGN	MONTHLY PAYMENT NGN	MONTHLY PAYMENT NGN	MONTHLY PAYMENT NGN	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
5	6,650,000			332,500	30,479	16,764	12,293	10,142	8,925	365,750	402,325	442,558	486,813	535,495
6	9,500,000			475,000	43,542	23,948	17,562	14,488	12,750	522,500	574,750	632,225	695,448	764,992
7	10,500,000			525,000	48,125	26,469	19,410	16,014	14,092	577,500	635,250	698,775	768,653	845,518
8	14,000,000			700,000	64,167	35,292	25,881	21,351	18,789	770,000	847,000	931,700	1,024,870	1,127,357
9	15,000,000			750,000	68,750	37,813	27,729	22,877	20,131	825,000	907,500	998,250	1,098,075	1,207,883
10	16,800,000			840,000	77,000	42,350	31,057	25,622	22,547	924,000	1,016,400	1,118,040	1,229,844	1,352,828
11	17,500,000			875,000	80,208	44,115	32,351	26,689	23,487	962,500	1,058,750	1,164,625	1,281,088	1,409,196
12	20,000,000			1,000,000	91,667	50,417	36,972	30,502	26,842	1,100,000	1,210,000	1,331,000	1,464,100	1,610,510
13	21,350,000			1,067,500	97,854	53,820	39,468	32,561	28,654	1,174,250	1,291,675	1,420,843	1,562,927	1,719,219
14	24,000,000			1,200,000	110,000	60,500	44,367	36,603	32,210	1,320,000	1,452,000	1,597,200	1,756,920	1,932,612
15	25,000,000			1,250,000	114,583	63,021	46,215	38,128	33,552	1,375,000	1,512,500	1,663,750	1,830,125	2,013,138
16	28,000,000			1,400,000	128,333	70,583	51,761	42,703	37,579	1,540,000	1,694,000	1,863,400	2,049,740	2,254,714
17	30,500,000			1,525,000	139,792	76,885	56,383	46,516	40,934	1,677,500	1,845,250	2,029,775	2,232,753	2,456,028
18	40,000,000			2,000,000	183,333	100,833	73,944	61,004	53,684	2,200,000	2,420,000	2,662,000	2,928,200	3,221,020
19	42,000,000			2,100,000	192,500	105,875	77,642	64,054	56,368	2,310,000	2,541,000	2,795,100	3,074,610	3,382,071
20	56,000,000			2,800,000	256,667	141,167	103,522	85,406	75,157	3,080,000	3,388,000	3,726,800	4,099,480	4,509,428
21	60,000,000			3,000,000	275,000	151,250	110,917	91,506	80,526	3,300,000	3,630,000	3,993,000	4,392,300	4,831,530
22	80,000,000			4,000,000	366,667	201,667	147,889	122,008	107,367	4,400,000	4,840,000	5,324,000	5,856,400	6,442,040
23	105,000,000			5,250,000	481,250	264,688	194,104	160,136	140,920	5,775,000	6,352,500	6,987,750	7,686,525	8,455,178
24	140,000,000			7,000,000	641,667	352,917	258,806	213,515	187,893	7,700,000	8,470,000	9,317,000	10,248,700	11,273,570
25	150,000,000			7,500,000	687,500	378,125	277,292	228,766	201,314	8,250,000	9,075,000	9,982,500	10,980,750	12,078,825
26	175,000,000			8,750,000	802,083	441,146	323,507	266,893	234,866	9,625,000	10,587,500	11,646,250	12,810,875	14,091,963
27	200,000,000			10,000,000	916,667	504,167	369,722	305,021	268,418	11,000,000	12,100,000	13,310,000	14,641,000	16,105,100
28	250,000,000			12,500,000	1,145,833	630,208	462,153	381,276	335,523	13,750,000	15,125,000	16,637,500	18,301,250	20,131,375
29	385,000,000			19,250,000	1,764,583	970,521	711,715	587,165	516,705	21,175,000	23,292,500	25,621,750	28,183,925	31,002,318
30	455,000,000			22,750,000	2,085,417	1,146,979	841,118	693,922	610,652	25,025,000	27,527,500	30,280,250	33,308,275	36,639,103
31	525,000,000			26,250,000	2,406,250	1,323,438	970,521	800,680	704,598	28,875,000	31,762,500	34,938,750	38,432,625	42,275,888
32	550,000,000			27,500,000	2,520,833	1,386,458	1,016,736	838,807	738,150	30,250,000	33,275,000	36,602,500	40,262,750	44,289,025
33	650,000,000			32,500,000	2,979,167	1,638,542	1,201,597	991,318	872,360	35,750,000	39,325,000	43,257,500	47,583,250	52,341,575
34	750,000,000			37,500,000	3,437,500	1,890,625	1,386,458	1,143,828	1,006,569	41,250,000	45,375,000	49,912,500	54,903,750	60,394,125



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CEAGIS ESTATES GATED COMMUNITY, ABUJA

SN	10% EQUITY BALANCE REFINANCING TABLE OVER 5 - 10 YEARS PLAN, NGN													
1	10 % EQUITY BALANCE RE-FINACING, NGN			YEARS	1 YEAR	2 YEAR	3 YEAR	4 YEAR	5 YEAR	1 YEAR	2 YEAR	3 YEAR	4 YEAR	5 YEAR
2	20% DOWN PAYMENT, NGN			MONTHS	12	24	36	48	60	12	24	36	48	60
3				FACTOR	1.10000	1.21000	1.33100	1.46410	1.61051	1.10000	1.21000	1.33100	1.46410	1.61051
4	TOTAL HOUSE COST, NGN	ANNUAL EMOLUMENT, NGN	35% ANNUAL EMOLUMENT, NGN	10% BALANCE REFINANCING	MONTHLY PAYMENT NGN	MONTHLY PAYMENT NGN	MONTHLY PAYMENT NGN	MONTHLY PAYMENT NGN	MONTHLY PAYMENT NGN	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
5	6,650,000			665,000	60,958	33,527	24,587	20,284	17,850	731,500	804,650	885,115	973,627	1,070,989
6	9,500,000			950,000	87,083	47,896	35,124	28,977	25,500	1,045,000	1,149,500	1,264,450	1,390,895	1,529,985
7	10,500,000			1,050,000	96,250	52,938	38,821	32,027	28,184	1,155,000	1,270,500	1,397,550	1,537,305	1,691,036
8	14,000,000			1,400,000	128,333	70,583	51,761	42,703	37,579	1,540,000	1,694,000	1,863,400	2,049,740	2,254,714
9	15,000,000			1,500,000	137,500	75,625	55,458	45,753	40,263	1,650,000	1,815,000	1,996,500	2,196,150	2,415,765
10	16,800,000			1,680,000	154,000	84,700	62,113	51,244	45,094	1,848,000	2,032,800	2,236,080	2,459,688	2,705,657
11	17,500,000			1,750,000	160,417	88,229	64,701	53,379	46,973	1,925,000	2,117,500	2,329,250	2,562,175	2,818,393
12	20,000,000			2,000,000	183,333	100,833	73,944	61,004	53,684	2,200,000	2,420,000	2,662,000	2,928,200	3,221,020
13	21,350,000			2,135,000	195,708	107,640	78,936	65,122	57,307	2,348,500	2,583,350	2,841,685	3,125,854	3,438,439
14	24,000,000			2,400,000	220,000	121,000	88,733	73,205	64,420	2,640,000	2,904,000	3,194,400	3,513,840	3,865,224
15	25,000,000			2,500,000	229,167	126,042	92,431	76,255	67,105	2,750,000	3,025,000	3,327,500	3,660,250	4,026,275
16	28,000,000			2,800,000	256,667	141,167	103,522	85,406	75,157	3,080,000	3,388,000	3,726,800	4,099,480	4,509,428
17	30,500,000			3,050,000	279,583	153,771	112,765	93,031	81,868	3,355,000	3,690,500	4,059,550	4,465,505	4,912,056
18	40,000,000			4,000,000	366,667	201,667	147,889	122,008	107,367	4,400,000	4,840,000	5,324,000	5,856,400	6,442,040
19	42,000,000			4,200,000	385,000	211,750	155,283	128,109	112,736	4,620,000	5,082,000	5,590,200	6,149,220	6,764,142
20	56,000,000			5,600,000	513,333	282,333	207,044	170,812	150,314	6,160,000	6,776,000	7,453,600	8,198,960	9,018,856
21	60,000,000			6,000,000	550,000	302,500	221,833	183,013	161,051	6,600,000	7,260,000	7,986,000	8,784,600	9,663,060
22	80,000,000			8,000,000	733,333	403,333	295,778	244,017	214,735	8,800,000	9,680,000	10,648,000	11,712,800	12,884,080
23	105,000,000			10,500,000	962,500	529,375	388,208	320,272	281,839	11,550,000	12,705,000	13,975,500	15,373,050	16,910,355
24	140,000,000			14,000,000	1,283,333	705,833	517,611	427,029	375,786	15,400,000	16,940,000	18,634,000	20,497,400	22,547,140
25	150,000,000			15,000,000	1,375,000	756,250	554,583	457,531	402,628	16,500,000	18,150,000	19,965,000	21,961,500	24,157,650
26	175,000,000			17,500,000	1,604,167	882,292	647,014	533,786	469,732	19,250,000	21,175,000	23,292,500	25,621,750	28,183,925
27	200,000,000			20,000,000	1,833,333	1,008,333	739,444	610,042	536,837	22,000,000	24,200,000	26,620,000	29,282,000	32,210,200
28	250,000,000			25,000,000	2,291,667	1,260,417	924,306	762,552	671,046	27,500,000	30,250,000	33,275,000	36,602,500	40,262,750
29	385,000,000			38,500,000	3,529,167	1,941,042	1,423,431	1,174,330	1,033,411	42,350,000	46,585,000	51,243,500	56,367,850	62,004,635
30	455,000,000			45,500,000	4,170,833	2,293,958	1,682,236	1,387,845	1,221,303	50,050,000	55,055,000	60,560,500	66,616,550	73,278,205
31	525,000,000			52,500,000	4,812,500	2,646,875	1,941,042	1,601,359	1,409,196	57,750,000	63,525,000	69,877,500	76,865,250	84,551,775
32	550,000,000			55,000,000	5,041,667	2,772,917	2,033,472	1,677,615	1,476,301	60,500,000	66,550,000	73,205,000	80,525,500	88,578,050
33	650,000,000			65,000,000	5,958,333	3,277,083	2,403,194	1,982,635	1,744,719	71,500,000	78,650,000	86,515,000	95,166,500	104,683,150
34	750,000,000			75,000,000	6,875,000	3,781,250	2,772,917	2,287,656	2,013,138	82,500,000	90,750,000	99,825,000	109,807,500	120,788,250



20th March, 2018

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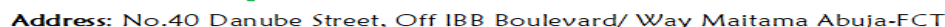
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Our-Ref: CEAGIS-ESTATES/SUBSCRIPTION/EQUITY/RE-FINANCING-BALANCE-NGN/ABUJA/2018/01

CEAGIS ESTATES GATED COMMUNITY, ABUJA

SN	15% EQUITY BALANCE REFINANCING TABLE OVER 5 - 10 YEARS PLAN, NGN													
1	15% EQUITY BALANCE RE-FINACING, NGN			YEARS	1 YEAR	2 YEAR	3 YEAR	4 YEAR	5 YEAR	1 YEAR	2 YEAR	3 YEAR	4 YEAR	5 YEAR
2	15% DOWN PAYMENT, NGN			MONTHS	12	24	36	48	60	12	24	36	48	60
3				FACTOR	1.10000	1.21000	1.33100	1.46410	1.61051	1.10000	1.21000	1.33100	1.46410	1.61051
4	TOTAL HOUSE COST, NGN	ANNUAL EMOLUMENT, NGN	35% ANNUAL EMOLUMENT, NGN	15% BALANCE REFINANCING	MONTHLY PAYMENT NGN	MONTHLY PAYMENT NGN	MONTHLY PAYMENT NGN	MONTHLY PAYMENT NGN	MONTHLY PAYMENT NGN	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
5	6,650,000			997,500	91,438	50,291	36,880	30,426	26,775	1,097,250	1,206,975	1,327,673	1,460,440	1,606,484
6	9,500,000			1,425,000	130,625	71,844	52,685	43,465	38,250	1,567,500	1,724,250	1,896,675	2,086,343	2,294,977
7	10,500,000			1,575,000	144,375	79,406	58,231	48,041	42,276	1,732,500	1,905,750	2,096,325	2,305,958	2,536,553
8	14,000,000			2,100,000	192,500	105,875	77,642	64,054	56,368	2,310,000	2,541,000	2,795,100	3,074,610	3,382,071
9	15,000,000			2,250,000	206,250	113,438	83,188	68,630	60,394	2,475,000	2,722,500	2,994,750	3,294,225	3,623,648
10	16,800,000			2,520,000	231,000	127,050	93,170	76,865	67,641	2,772,000	3,049,200	3,354,120	3,689,532	4,058,485
11	17,500,000			2,625,000	240,625	132,344	97,052	80,068	70,460	2,887,500	3,176,250	3,493,875	3,843,263	4,227,589
12	20,000,000			3,000,000	275,000	151,250	110,917	91,506	80,526	3,300,000	3,630,000	3,993,000	4,392,300	4,831,530
13	21,350,000			3,202,500	293,563	161,459	118,404	97,683	85,961	3,522,750	3,875,025	4,262,528	4,688,780	5,157,658
14	24,000,000			3,600,000	330,000	181,500	133,100	109,808	96,631	3,960,000	4,356,000	4,791,600	5,270,760	5,797,836
15	25,000,000			3,750,000	343,750	189,063	138,646	114,383	100,657	4,125,000	4,537,500	4,991,250	5,490,375	6,039,413
16	28,000,000			4,200,000	385,000	211,750	155,283	128,109	112,736	4,620,000	5,082,000	5,590,200	6,149,220	6,764,142
17	30,500,000			4,575,000	419,375	230,656	169,148	139,547	122,801	5,032,500	5,535,750	6,089,325	6,698,258	7,368,083
18	40,000,000			6,000,000	550,000	302,500	221,833	183,013	161,051	6,600,000	7,260,000	7,986,000	8,784,600	9,663,060
19	42,000,000			6,300,000	577,500	317,625	232,925	192,163	169,104	6,930,000	7,623,000	8,385,300	9,223,830	10,146,213
20	56,000,000			8,400,000	770,000	423,500	310,567	256,218	225,471	9,240,000	10,164,000	11,180,400	12,298,440	13,528,284
21	60,000,000			9,000,000	825,000	453,750	332,750	274,519	241,577	9,900,000	10,890,000	11,979,000	13,176,900	14,494,590
22	80,000,000			12,000,000	1,100,000	605,000	443,667	366,025	322,102	13,200,000	14,520,000	15,972,000	17,569,200	19,326,120
23	105,000,000			15,750,000	1,443,750	794,063	582,313	480,408	422,759	17,325,000	19,057,500	20,963,250	23,059,575	25,365,533
24	140,000,000			21,000,000	1,925,000	1,058,750	776,417	640,544	563,679	23,100,000	25,410,000	27,951,000	30,746,100	33,820,710
25	150,000,000			22,500,000	2,062,500	1,134,375	831,875	686,297	603,941	24,750,000	27,225,000	29,947,500	32,942,250	36,236,475
26	175,000,000			26,250,000	2,406,250	1,323,438	970,521	800,680	704,598	28,875,000	31,762,500	34,938,750	38,432,625	42,275,888
27	200,000,000			30,000,000	2,750,000	1,512,500	1,109,167	915,063	805,255	33,000,000	36,300,000	39,930,000	43,923,000	48,315,300
28	250,000,000			37,500,000	3,437,500	1,890,625	1,386,458	1,143,828	1,006,569	41,250,000	45,375,000	49,912,500	54,903,750	60,394,125
29	385,000,000			57,750,000	5,293,750	2,911,563	2,135,146	1,761,495	1,550,116	63,525,000	69,877,500	76,865,250	84,551,775	93,006,953
30	455,000,000			68,250,000	6,256,250	3,440,938	2,523,354	2,081,767	1,831,955	75,075,000	82,582,500	90,840,750	99,924,825	109,917,308
31	525,000,000			78,750,000	7,218,750	3,970,313	2,911,563	2,402,039	2,113,794	86,625,000	95,287,500	104,816,250	115,297,875	126,827,663
32	550,000,000			82,500,000	7,562,500	4,159,375	3,050,208	2,516,422	2,214,451	90,750,000	99,825,000	109,807,500	120,788,250	132,867,075
33	650,000,000			97,500,000	8,937,500	4,915,625	3,604,792	2,973,953	2,617,079	107,250,000	117,975,000	129,772,500	142,749,750	157,024,725
34	750,000,000			112,500,000	10,312,500	5,671,875	4,159,375	3,431,484	3,019,706	123,750,000	136,125,000	149,737,500	164,711,250	181,182,375



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CEAGIS ESTATES GATED COMMUNITY, ABUJA

SN	20% EQUITY BALANCE REFINANCING TABLE OVER 5 - 10 YEARS PLAN, NGN													
1	20% EQUITY BALANCE RE-FINACING, NGN			YEARS	1 YEAR	2 YEAR	3 YEAR	4 YEAR	5 YEAR	1 YEAR	2 YEAR	3 YEAR	4 YEAR	5 YEAR
2	10% DOWN PAYMENT, NGN			MONTHS	12	24	36	48	60	12	24	36	48	60
3				FACTOR	1.10000	1.21000	1.33100	1.46410	1.61051	1.10000	1.21000	1.33100	1.46410	1.61051
4	TOTAL HOUSE COST, NGN	ANNUAL EMOLUMENT, NGN	35% ANNUAL EMOLUMENT, NGN	20% BALANCE REFINANCING	MONTHLY PAYMENT NGN	MONTHLY PAYMENT NGN	MONTHLY PAYMENT NGN	MONTHLY PAYMENT NGN	MONTHLY PAYMENT NGN	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
5	6,650,000			1,330,000	121,917	67,054	49,173	40,568	35,700	1,463,000	1,609,300	1,770,230	1,947,253	2,141,978
6	9,500,000			1,900,000	174,167	95,792	70,247	57,954	50,999	2,090,000	2,299,000	2,528,900	2,781,790	3,059,969
7	10,500,000			2,100,000	192,500	105,875	77,642	64,054	56,368	2,310,000	2,541,000	2,795,100	3,074,610	3,382,071
8	14,000,000			2,800,000	256,667	141,167	103,522	85,406	75,157	3,080,000	3,388,000	3,726,800	4,099,480	4,509,428
9	15,000,000			3,000,000	275,000	151,250	110,917	91,506	80,526	3,300,000	3,630,000	3,993,000	4,392,300	4,831,530
10	16,800,000			3,360,000	308,000	169,400	124,227	102,487	90,189	3,696,000	4,065,600	4,472,160	4,919,376	5,411,314
11	17,500,000			3,500,000	320,833	176,458	129,403	106,757	93,946	3,850,000	4,235,000	4,658,500	5,124,350	5,636,785
12	20,000,000			4,000,000	366,667	201,667	147,889	122,008	107,367	4,400,000	4,840,000	5,324,000	5,856,400	6,442,040
13	21,350,000			4,270,000	391,417	215,279	157,871	130,244	114,615	4,697,000	5,166,700	5,683,370	6,251,707	6,876,878
14	24,000,000			4,800,000	440,000	242,000	177,467	146,410	128,841	5,280,000	5,808,000	6,388,800	7,027,680	7,730,448
15	25,000,000			5,000,000	458,333	252,083	184,861	152,510	134,209	5,500,000	6,050,000	6,655,000	7,320,500	8,052,550
16	28,000,000			5,600,000	513,333	282,333	207,044	170,812	150,314	6,160,000	6,776,000	7,453,600	8,198,960	9,018,856
17	30,500,000			6,100,000	559,167	307,542	225,531	186,063	163,735	6,710,000	7,381,000	8,119,100	8,931,010	9,824,111
18	40,000,000			8,000,000	733,333	403,333	295,778	244,017	214,735	8,800,000	9,680,000	10,648,000	11,712,800	12,884,080
19	42,000,000			8,400,000	770,000	423,500	310,567	256,218	225,471	9,240,000	10,164,000	11,180,400	12,298,440	13,528,284
20	56,000,000			11,200,000	1,026,667	564,667	414,089	341,623	300,629	12,320,000	13,552,000	14,907,200	16,397,920	18,037,712
21	60,000,000			12,000,000	1,100,000	605,000	443,667	366,025	322,102	13,200,000	14,520,000	15,972,000	17,569,200	19,326,120
22	80,000,000			16,000,000	1,466,667	806,667	591,556	488,033	429,469	17,600,000	19,360,000	21,296,000	23,425,600	25,768,160
23	105,000,000			21,000,000	1,925,000	1,058,750	776,417	640,544	563,679	23,100,000	25,410,000	27,951,000	30,746,100	33,820,710
24	140,000,000			28,000,000	2,566,667	1,411,667	1,035,222	854,058	751,571	30,800,000	33,880,000	37,268,000	40,994,800	45,094,280
25	150,000,000			30,000,000	2,750,000	1,512,500	1,109,167	915,063	805,255	33,000,000	36,300,000	39,930,000	43,923,000	48,315,300
26	175,000,000			35,000,000	3,208,333	1,764,583	1,294,028	1,067,573	939,464	38,500,000	42,350,000	46,585,000	51,243,500	56,367,850
27	200,000,000			40,000,000	3,666,667	2,016,667	1,478,889	1,220,083	1,073,673	44,000,000	48,400,000	53,240,000	58,564,000	64,420,400
28	250,000,000			50,000,000	4,583,333	2,520,833	1,848,611	1,525,104	1,342,092	55,000,000	60,500,000	66,550,000	73,205,000	80,525,500
29	385,000,000			77,000,000	7,058,333	3,882,083	2,846,861	2,348,660	2,066,821	84,700,000	93,170,000	102,487,000	112,735,700	124,009,270
30	455,000,000			91,000,000	8,341,667	4,587,917	3,364,472	2,775,690	2,442,607	100,100,000	110,110,000	121,121,000	133,233,100	146,556,410
31	525,000,000			105,000,000	9,625,000	5,293,750	3,882,083	3,202,719	2,818,393	115,500,000	127,050,000	139,755,000	153,730,500	169,103,550
32	550,000,000			110,000,000	10,083,333	5,545,833	4,066,944	3,355,229	2,952,602	121,000,000	133,100,000	146,410,000	161,051,000	177,156,100
33	650,000,000			130,000,000	11,916,667	6,554,167	4,806,389	3,965,271	3,489,438	143,000,000	157,300,000	173,030,000	190,333,000	209,366,300
34	750,000,000			150,000,000	13,750,000	7,562,500	5,545,833	4,575,313	4,026,275	165,000,000	181,500,000	199,650,000	219,615,000	241,576,500



20th March, 2018

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CEAGIS ESTATES GATED COMMUNITY, ABUJA

SN	25% EQUITY BALANCE REFINANCING TABLE OVER 5 - 10 YEARS PLAN, NGN													
1	25% EQUITY BALANCE RE-FINACING, NGN			YEARS	1 YEAR	2 YEAR	3 YEAR	4 YEAR	5 YEAR	1 YEAR	2 YEAR	3 YEAR	4 YEAR	5 YEAR
2	5% DOWN PAYMENT, NGN			MONTHS	12	24	36	48	60	12	24	36	48	60
3				FACTOR	1.10000	1.21000	1.33100	1.46410	1.61051	1.10000	1.21000	1.33100	1.46410	1.61051
4	TOTAL HOUSE COST, NGN	ANNUAL EMOLUMENT, NGN	35% ANNUAL EMOLUMENT, NGN	25% BALANCE REFINANCING	MONTHLY PAYMENT NGN	MONTHLY PAYMENT NGN	MONTHLY PAYMENT NGN	MONTHLY PAYMENT NGN	MONTHLY PAYMENT NGN	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
5	6,650,000			1,662,500	152,395.83	83,817.71	61,466.32	50,709.71	44,624.55	1,828,750.00	2,011,625.00	2,212,787.50	2,434,066.25	2,677,472.88
6	9,500,000			2,375,000	217,708.33	119,739.58	87,809.03	72,442.45	63,749.35	2,612,500.00	2,873,750.00	3,161,125.00	3,477,237.50	3,824,961.25
7	10,500,000			2,625,000	240,625.00	132,343.75	97,052.08	80,067.97	70,459.81	2,887,500.00	3,176,250.00	3,493,875.00	3,843,262.50	4,227,588.75
8	14,000,000			3,500,000	320,833.33	176,458.33	129,402.78	106,757.29	93,946.42	3,850,000.00	4,235,000.00	4,658,500.00	5,124,350.00	5,636,785.00
10	15,000,000			3,750,000	343,750.00	189,062.50	138,645.83	114,382.81	100,656.88	4,125,000.00	4,537,500.00	4,991,250.00	5,490,375.00	6,039,412.50
11	16,800,000			4,200,000	385,000.00	211,750.00	155,283.33	128,108.75	112,735.70	4,620,000.00	5,082,000.00	5,590,200.00	6,149,220.00	6,764,142.00
12	17,500,000			4,375,000	401,041.67	220,572.92	161,753.47	133,446.61	117,433.02	4,812,500.00	5,293,750.00	5,823,125.00	6,405,437.50	7,045,981.25
13	20,000,000			5,000,000	458,333.33	252,083.33	184,861.11	152,510.42	134,209.17	5,500,000.00	6,050,000.00	6,655,000.00	7,320,500.00	8,052,550.00
14	21,350,000			5,337,500	489,270.83	269,098.96	197,339.24	162,804.87	143,268.29	5,871,250.00	6,458,375.00	7,104,212.50	7,814,633.75	8,596,097.13
15	24,000,000			6,000,000	550,000.00	302,500.00	221,833.33	183,012.50	161,051.00	6,600,000.00	7,260,000.00	7,986,000.00	8,784,600.00	9,663,060.00
16	25,000,000			6,250,000	572,916.67	315,104.17	231,076.39	190,638.02	167,761.46	6,875,000.00	7,562,500.00	8,318,750.00	9,150,625.00	10,065,687.50
17	28,000,000			7,000,000	641,666.67	352,916.67	258,805.56	213,514.58	187,892.83	7,700,000.00	8,470,000.00	9,317,000.00	10,248,700.00	11,273,570.00
18	30,500,000			7,625,000	698,958.33	384,427.08	281,913.19	232,578.39	204,668.98	8,387,500.00	9,226,250.00	10,148,875.00	11,163,762.50	12,280,138.75
19	40,000,000			10,000,000	916,666.67	504,166.67	369,722.22	305,020.83	268,418.33	11,000,000.00	12,100,000.00	13,310,000.00	14,641,000.00	16,105,100.00
20	42,000,000			10,500,000	962,500.00	529,375.00	388,208.33	320,271.88	281,839.25	11,550,000.00	12,705,000.00	13,975,500.00	15,373,050.00	16,910,355.00
21	56,000,000			14,000,000	1,283,333.33	705,833.33	517,611.11	427,029.17	375,785.67	15,400,000.00	16,940,000.00	18,634,000.00	20,497,400.00	22,547,140.00
22	60,000,000			15,000,000	1,375,000.00	756,250.00	554,583.33	457,531.25	402,627.50	16,500,000.00	18,150,000.00	19,965,000.00	21,961,500.00	24,157,650.00
23	80,000,000			20,000,000	1,833,333.33	1,008,333.33	739,444.44	610,041.67	536,836.67	22,000,000.00	24,200,000.00	26,620,000.00	29,282,000.00	32,210,200.00
24	105,000,000			26,250,000	2,406,250.00	1,323,437.50	970,520.83	800,679.69	704,598.13	28,875,000.00	31,762,500.00	34,938,750.00	38,432,625.00	42,275,887.50
25	140,000,000			35,000,000	3,208,333.33	1,764,583.33	1,294,027.78	1,067,572.92	939,464.17	38,500,000.00	42,350,000.00	46,585,000.00	51,243,500.00	56,367,850.00
26	150,000,000			37,500,000	3,437,500.00	1,890,625.00	1,386,458.33	1,143,828.13	1,006,568.75	41,250,000.00	45,375,000.00	49,912,500.00	54,903,750.00	60,394,125.00
27	175,000,000			43,750,000	4,010,416.67	2,205,729.17	1,617,534.72	1,334,466.15	1,174,330.21	48,125,000.00	52,937,500.00	58,231,250.00	64,054,375.00	70,459,812.50
28	200,000,000			50,000,000	4,583,333.33	2,520,833.33	1,848,611.11	1,525,104.17	1,342,091.67	55,000,000.00	60,500,000.00	66,550,000.00	73,205,000.00	80,525,500.00
29	250,000,000			62,500,000	5,729,166.67	3,151,041.67	2,310,763.89	1,906,380.21	1,677,614.58	68,750,000.00	75,625,000.00	83,187,500.00	91,506,250.00	100,656,875.00
30	385,000,000			96,250,000	8,822,916.67	4,852,604.17	3,558,576.39	2,935,825.52	2,583,526.46	105,875,000.00	116,462,500.00	128,108,750.00	140,919,625.00	155,011,587.50
31	455,000,000			113,750,000	10,427,083.33	5,734,895.83	4,205,590.28	3,469,611.98	3,053,258.54	125,125,000.00	137,637,500.00	151,401,250.00	166,541,375.00	183,195,512.50
32	525,000,000			131,250,000	12,031,250.00	6,617,187.50	4,852,604.17	4,003,398.44	3,522,990.63	144,375,000.00	158,812,500.00	174,693,750.00	192,163,125.00	211,379,437.50
33	550,000,000			137,500,000	12,604,166.67	6,932,291.67	5,083,680.56	4,194,036.46	3,690,752.08	151,250,000.00	166,375,000.00	183,012,500.00	201,313,750.00	221,445,125.00
34	650,000,000			162,500,000	14,895,833.33	8,192,708.33	6,007,986.11	4,956,588.54	4,361,797.92	178,750,000.00	196,625,000.00	216,287,500.00	237,916,250.00	261,707,875.00
35	750,000,000			187,500,000	17,187,500.00	9,453,125.00	6,932,291.67	5,719,140.63	5,032,843.75	206,250,000.00	226,875,000.00	249,562,500.00	274,518,750.00	301,970,625.00



20th March, 2018

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Our-Ref: CEAGIS-ESTATES/SUBSCRIPTION/EQUITY/RE-FINANCING-BALANCE-NGN/ABUJA/2018/01

CEAGIS ESTATES GATED COMMUNITY, ABUJA

SN	30% EQUITY BALANCE REFINANCING TABLE OVER 5 - 10 YEARS PLAN, NGN													
1	30% EQUITY BALANCE RE-FINACING, NGN			YEARS	1 YEAR	2 YEAR	3 YEAR	4 YEAR	5 YEAR	1 YEAR	2 YEAR	3 YEAR	4 YEAR	5 YEAR
2	0% DOWN PAYMENT, NGN + 5% AGENCY & LEGAL FEE			MONTHS	12	24	36	48	60	12	24	36	48	60
3				FACTOR	1.10000	1.21000	1.33100	1.46410	1.61051	1.10000	1.21000	1.33100	1.46410	1.61051
4	TOTAL HOUSE COST, NGN	ANNUAL EMOLUMENT, NGN	35% ANNUAL EMOLUMENT, NGN	30 % BALANCE REFINANCING	MONTHLY PAYMENT NGN	MONTHLY PAYMENT NGN	MONTHLY PAYMENT NGN	MONTHLY PAYMENT NGN	MONTHLY PAYMENT NGN	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
5	6,650,000			1,995,000	182,875	100,581	73,760	60,852	53,549	2,194,500	2,413,950	2,655,345	2,920,880	3,212,967
6	9,500,000			2,850,000	261,250	143,688	105,371	86,931	76,499	3,135,000	3,448,500	3,793,350	4,172,685	4,589,954
7	10,500,000			3,150,000	288,750	158,813	116,463	96,082	84,552	3,465,000	3,811,500	4,192,650	4,611,915	5,073,107
8	14,000,000			4,200,000	385,000	211,750	155,283	128,109	112,736	4,620,000	5,082,000	5,590,200	6,149,220	6,764,142
10	15,000,000			4,500,000	412,500	226,875	166,375	137,259	120,788	4,950,000	5,445,000	5,989,500	6,588,450	7,247,295
11	16,800,000			5,040,000	462,000	254,100	186,340	153,731	135,283	5,544,000	6,098,400	6,708,240	7,379,064	8,116,970
12	17,500,000			5,250,000	481,250	264,688	194,104	160,136	140,920	5,775,000	6,352,500	6,987,750	7,686,525	8,455,178
13	20,000,000			6,000,000	550,000	302,500	221,833	183,013	161,051	6,600,000	7,260,000	7,986,000	8,784,600	9,663,060
14	21,350,000			6,405,000	587,125	322,919	236,807	195,366	171,922	7,045,500	7,750,050	8,525,055	9,377,561	10,315,317
15	24,000,000			7,200,000	660,000	363,000	266,200	219,615	193,261	7,920,000	8,712,000	9,583,200	10,541,520	11,595,672
16	25,000,000			7,500,000	687,500	378,125	277,292	228,766	201,314	8,250,000	9,075,000	9,982,500	10,980,750	12,078,825
17	28,000,000			8,400,000	770,000	423,500	310,567	256,218	225,471	9,240,000	10,164,000	11,180,400	12,298,440	13,528,284
18	30,500,000			9,150,000	838,750	461,313	338,296	279,094	245,603	10,065,000	11,071,500	12,178,650	13,396,515	14,736,167
19	40,000,000			12,000,000	1,100,000	605,000	443,667	366,025	322,102	13,200,000	14,520,000	15,972,000	17,569,200	19,326,120
20	42,000,000			12,600,000	1,155,000	635,250	465,850	384,326	338,207	13,860,000	15,246,000	16,770,600	18,447,660	20,292,426
21	56,000,000			16,800,000	1,540,000	847,000	621,133	512,435	450,943	18,480,000	20,328,000	22,360,800	24,596,880	27,056,568
22	60,000,000			18,000,000	1,650,000	907,500	665,500	549,038	483,153	19,800,000	21,780,000	23,958,000	26,353,800	28,989,180
23	80,000,000			24,000,000	2,200,000	1,210,000	887,333	732,050	644,204	26,400,000	29,040,000	31,944,000	35,138,400	38,652,240
24	105,000,000			31,500,000	2,887,500	1,588,125	1,164,625	960,816	845,518	34,650,000	38,115,000	41,926,500	46,119,150	50,731,065
25	140,000,000			42,000,000	3,850,000	2,117,500	1,552,833	1,281,088	1,127,357	46,200,000	50,820,000	55,902,000	61,492,200	67,641,420
26	150,000,000			45,000,000	4,125,000	2,268,750	1,663,750	1,372,594	1,207,883	49,500,000	54,450,000	59,895,000	65,884,500	72,472,950
27	175,000,000			52,500,000	4,812,500	2,646,875	1,941,042	1,601,359	1,409,196	57,750,000	63,525,000	69,877,500	76,865,250	84,551,775
28	200,000,000			60,000,000	5,500,000	3,025,000	2,218,333	1,830,125	1,610,510	66,000,000	72,600,000	79,860,000	87,846,000	96,630,600
29	250,000,000			75,000,000	6,875,000	3,781,250	2,772,917	2,287,656	2,013,138	82,500,000	90,750,000	99,825,000	109,807,500	120,788,250
30	385,000,000			115,500,000	10,587,500	5,823,125	4,270,292	3,522,991	3,100,232	127,050,000	139,755,000	153,730,500	169,103,550	186,013,905
31	455,000,000			136,500,000	12,512,500	6,881,875	5,046,708	4,163,534	3,663,910	150,150,000	165,165,000	181,681,500	199,849,650	219,834,615
32	525,000,000			157,500,000	14,437,500	7,940,625	5,823,125	4,804,078	4,227,589	173,250,000	190,575,000	209,632,500	230,595,750	253,655,325
33	550,000,000			165,000,000	15,125,000	8,318,750	6,100,417	5,032,844	4,428,903	181,500,000	199,650,000	219,615,000	241,576,500	265,734,150
34	650,000,000			195,000,000	17,875,000	9,831,250	7,209,583	5,947,906	5,234,158	214,500,000	235,950,000	259,545,000	285,499,500	314,049,450
35	750,000,000			225,000,000	20,625,000	11,343,750	8,318,750	6,862,969	6,039,413	247,500,000	272,250,000	299,475,000	329,422,500	362,364,750



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20th March, 2018

Our-Ref: CEAGIS-ESTATES/SUBSCRIPTION/EQUITY/FINANCING/NHF-CPL-40%RE-FINANCING/ABUJA/2018/01

CEAGIS ESTATES GATED COMMUNITY, ABUJA

SN	40% NHF EQUITY BALANCE REFINANCING 11TH-15TH YEARS, NGN @ 9% IRPA													
1	60% DOWN PAYMENT, NGN OVER 10 YEARS			YEARS	1 YEAR	2 YEAR	3 YEAR	4 YEAR	5 YEAR	1 YEAR	2 YEAR	3 YEAR	4 YEAR	5 YEAR
2				MONTHS	12	24	36	48	60	12	24	36	48	60
3				FACTOR	1.10000	1.21000	1.33100	1.46410	1.61051	1.10000	1.21000	1.33100	1.46410	1.61051
4	TOTAL HOUSE COST, NGN	ANNUAL EMOLUMENT, NGN	35% ANNUAL EMOLUMENT, NGN	40% BALANCE REFINANCING	MONTHLY PAYMENT NGN	MONTHLY PAYMENT NGN	MONTHLY PAYMENT NGN	MONTHLY PAYMENT NGN	MONTHLY PAYMENT NGN	YEAR 11	YEAR 12	YEAR 13	YEAR 14	YEAR 15
5	6,650,000			2,660,000	241,617	131,681	95,686	78,225	68,211	2,926,000	3,218,600	3,540,460	3,894,506	4,283,957
6	9,500,000			3,800,000	345,167	188,116	136,694	111,750	97,445	4,180,000	4,598,000	5,057,800	5,563,580	6,119,938
7	10,500,000			4,200,000	381,500	207,918	151,083	123,513	107,702	4,620,000	5,082,000	5,590,200	6,149,220	6,764,142
8	14,000,000			5,600,000	508,667	277,223	201,444	164,684	143,603	6,160,000	6,776,000	7,453,600	8,198,960	9,018,856
10	15,000,000			6,000,000	545,000	297,025	215,833	176,448	153,860	6,600,000	7,260,000	7,986,000	8,784,600	9,663,060
11	16,800,000			6,720,000	610,400	332,668	241,733	197,621	172,323	7,392,000	8,131,200	8,944,320	9,838,752	10,822,627
12	17,500,000			7,000,000	635,833	346,529	251,806	205,855	179,503	7,700,000	8,470,000	9,317,000	10,248,700	11,273,570
13	20,000,000			8,000,000	726,667	396,033	287,778	235,263	205,147	8,800,000	9,680,000	10,648,000	11,712,800	12,884,080
14	21,350,000			8,540,000	775,717	422,766	307,203	251,144	218,994	9,394,000	10,333,400	11,366,740	12,503,414	13,753,755
15	24,000,000			9,600,000	872,000	475,240	345,333	282,316	246,176	10,560,000	11,616,000	12,777,600	14,055,360	15,460,896
16	25,000,000			10,000,000	908,333	495,042	359,722	294,079	256,433	11,000,000	12,100,000	13,310,000	14,641,000	16,105,100
17	28,000,000			11,200,000	1,017,333	554,447	402,889	329,369	287,205	12,320,000	13,552,000	14,907,200	16,397,920	18,037,712
18	30,500,000			12,200,000	1,108,167	603,951	438,861	358,777	312,849	13,420,000	14,762,000	16,238,200	17,862,020	19,648,222
19	40,000,000			16,000,000	1,453,333	792,067	575,556	470,527	410,293	17,600,000	19,360,000	21,296,000	23,425,600	25,768,160
20	42,000,000			16,800,000	1,526,000	831,670	604,333	494,053	430,808	18,480,000	20,328,000	22,360,800	24,596,880	27,056,568
21	56,000,000			22,400,000	2,034,667	1,108,893	805,778	658,737	574,411	24,640,000	27,104,000	29,814,400	32,795,840	36,075,424
22	60,000,000			24,000,000	2,180,000	1,188,100	863,333	705,790	615,440	26,400,000	29,040,000	31,944,000	35,138,400	38,652,240
23	80,000,000			32,000,000	2,906,667	1,584,133	1,151,111	941,053	820,587	35,200,000	38,720,000	42,592,000	46,851,200	51,536,320
24	105,000,000			42,000,000	3,815,000	2,079,175	1,510,833	1,235,133	1,077,020	46,200,000	50,820,000	55,902,000	61,492,200	67,641,420
25	140,000,000			56,000,000	5,086,667	2,772,233	2,014,444	1,646,843	1,436,027	61,600,000	67,760,000	74,536,000	81,989,600	90,188,560
26	150,000,000			60,000,000	5,450,000	2,970,250	2,158,333	1,764,475	1,538,600	66,000,000	72,600,000	79,860,000	87,846,000	96,630,600
27	175,000,000			70,000,000	6,358,333	3,465,292	2,518,056	2,058,554	1,795,033	77,000,000	84,700,000	93,170,000	102,487,000	112,735,700
28	200,000,000			80,000,000	7,266,667	3,960,333	2,877,778	2,352,633	2,051,467	88,000,000	96,800,000	106,480,000	117,128,000	128,840,800
29	250,000,000			100,000,000	9,083,333	4,950,417	3,597,222	2,940,792	2,564,333	110,000,000	121,000,000	133,100,000	146,410,000	161,051,000
30	385,000,000			154,000,000	13,988,333	7,623,642	5,539,722	4,528,819	3,949,073	169,400,000	186,340,000	204,974,000	225,471,400	248,018,540
31	455,000,000			182,000,000	16,531,667	9,009,758	6,546,944	5,352,241	4,667,087	200,200,000	220,220,000	242,242,000	266,466,200	293,112,820
32	525,000,000			210,000,000	19,075,000	10,395,875	7,554,167	6,175,663	5,385,100	231,000,000	254,100,000	279,510,000	307,461,000	338,207,100
33	550,000,000			220,000,000	19,983,333	10,890,917	7,913,889	6,469,742	5,641,533	242,000,000	266,200,000	292,820,000	322,102,000	354,312,200
34	650,000,000			260,000,000	23,616,667	12,871,083	9,352,778	7,646,058	6,667,267	286,000,000	314,600,000	346,060,000	380,666,000	418,732,600
35	750,000,000			300,000,000	27,250,000	14,851,250	10,791,667	8,822,375	7,693,000	330,000,000	363,000,000	399,300,000	439,230,000	483,153,000