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Real Estate Investment and Home Ownership

The Foundation for the Individual, Family and Generational Stability

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INTRODUCTION

The Big Picture

- Real estate has overtaken the oil and gas industry to become the 3rd largest sector in Nigeria.
- Real estate contributes 7%+ to Nigeria’s GDP (NBS data).
- Land value in Lagos has risen over 400% in the past decade.
- Despite economic uncertainty, real estate remains a top inflation hedge.

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REAL ESTATE INVESTMENT AND HOME OWNERSHIP: A FOUNDATION FOR INDIVIDUAL, FAMILY, AND GENERATIONAL STABILITY

Real estate is more than a place to live—it's a pathway to long-term security. Owning property gives individuals stability, strengthens families, and creates lasting wealth that can be passed down through generations. In a world of financial uncertainty, real estate remains one of the most reliable assets for building and preserving prosperity.

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FORMS OF REAL ESTATE

- Residential Real Estate (apartments, duplexes, bungalows, shortlets)
- Commercial Real Estate (offices, shops, malls, co-working spaces)
- Industrial Real Estate(warehouses, factories, logistics hubs)
- Land (land banking, resale plots, agricultural land)

WHAT ROI REALLY MEANS IN REAL ESTATE

- Cash Flow – Rental/shortlet income
- Capital Appreciation – Property increases in value
- Leverage & Equity – Pay using OPM
- Inflation Hedge – Property protects your money

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HIGH-ROI INVESTMENT PATHS IN NIGERIA

- Off-Plan Properties

Buy low, gain 30–100% ROI at completion (Lekki, Oniru, Sangotedo)

- Land Banking in Growth Corridors

100–300% ROI long-term(Epe, Ibefun, Ibeju-Lekki)

- Rental Properties

Stable passive income
(2-bed apartments, studio units)

- Serviced Shortlets

12–50% annual ROI (Ikoyi, VI, Wuse II)

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PRACTICAL STEPS FOR FIRST-TIME HOME BUYERS

- Start with a budget + credit check
- Understand mortgage options
- Compare developer payment plans
- Buy based on present and future location value
- Prioritise title verification (C of O, Governor's Consent)

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FUNDING & FINANCE OPTIONS IN NIGERIA

- Mortgage Systems (MRIEF, FAMILY HOMES FUNDS- MOFI , Mortgage Banks)
- Instalment Payment Plans (12–36 months, low entry)
- Co-ownership & Joint Investment
- Home Equity Structures
- Off-plan financing flexibility

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GREEN MORTGAGE – REVOLUTIONIZING HOME FINANCING

Another funding option you can consider is Green Mortgage, here is why Green Mortgage works:

- **Fully Digital**: Apply, document, and get approval entirely online — no paperwork hassles.
- **Streamlined System**: Combines loan origination and documentation in one platform, reducing delays.
- **Affordable Rates & Flexibility**: Competitive interest, lower deposit options, and faster decision times. Rate as low as 9.5% interest rates
- **Transparent Process**: Clear, simple terms, we remove the guesswork from mortgage applications.

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MISTAKES TO AVOID

- Buying without due diligence
- Falling for unrealistic “ROI” promises
- Not verifying titles
- Ignoring hidden development costs
- Emotional buying instead of strategic buying

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WAYS TO NAVIGATE PURCHASE STRUCTURES

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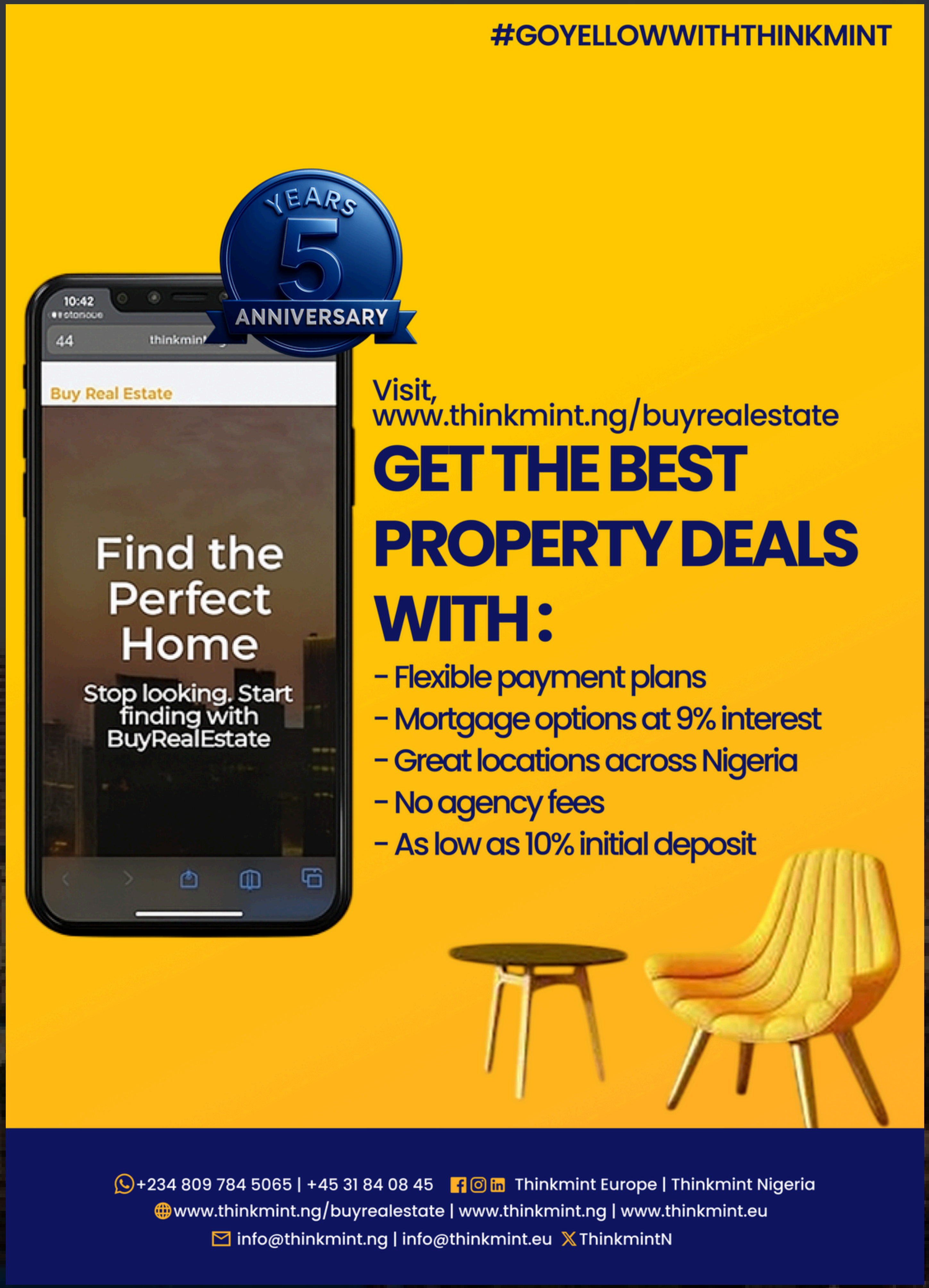
- Use reliable real estate partners that help cut off unnecessary transaction costs , while ensuring due diligence is carried out
- Ensure all loop holes in offplan transactions are covered : Proper offer letter and contract of sale, Understanding of floor plans and layouts , Check approvals - layout & building approvals , visit site or receive constant work updates on site to follow through with construction , set timelines, ensure clear strategies in terms of ROI expectations e.g if you plan to resell, you can ploy back to the market at 80% construction.



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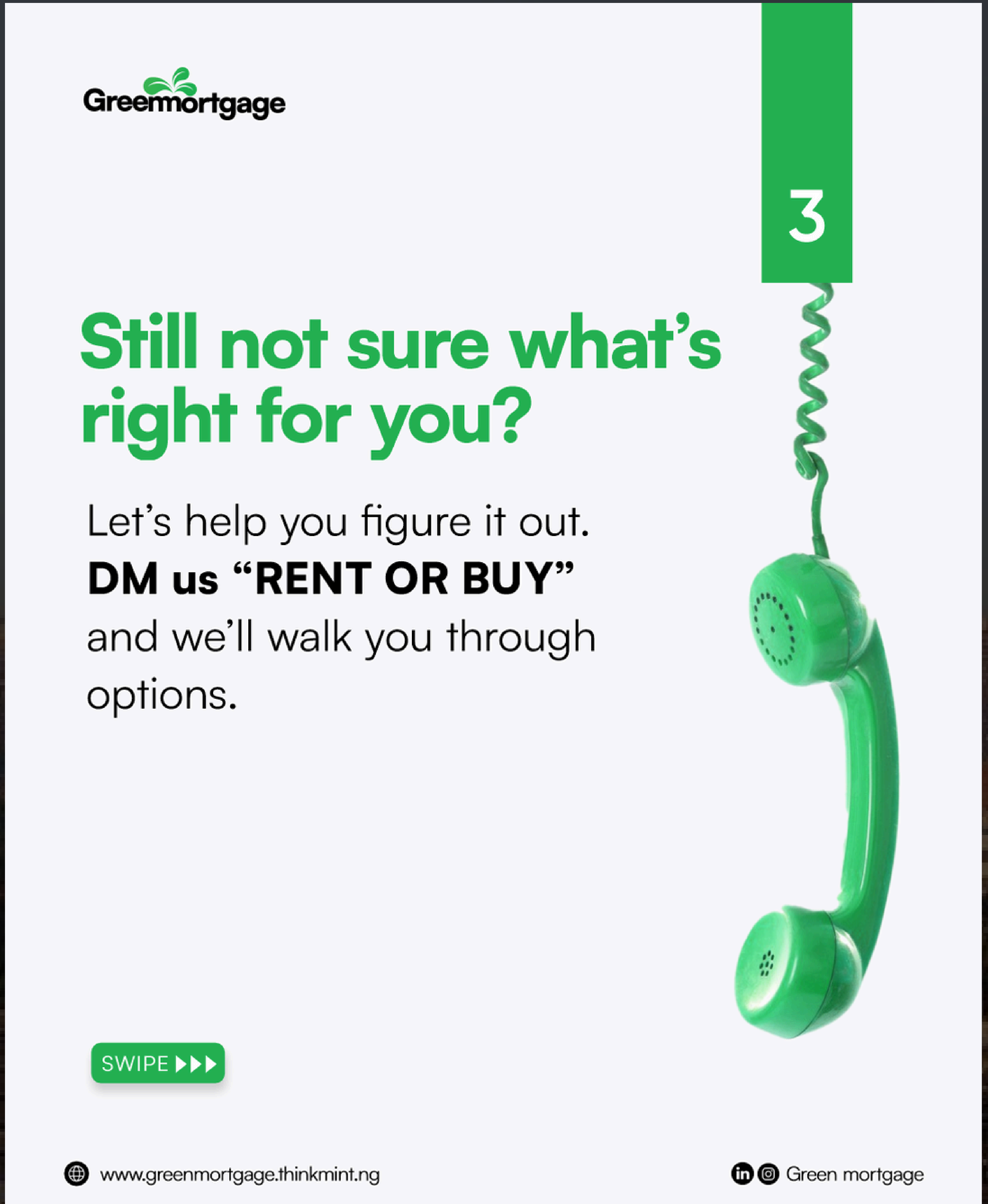
- Use the ongoing mortgage systems - Mortgage facilitation and aggregators like www.greenmortgage.thinkmint.ng make access to mortgages very seamless. Documentation , Search and Pre-qualification in one place .



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THINKMINT NIGERIA IS YOUR TRUSTED PARTNER

Thinkmint Nigeria Is Your Trusted PartnerAt Thinkmint Nigeria, we don’t just help you buy property — we guide you toward smart, profitable, and secure real estate decisions. Our mission is to make property ownership accessible, risk-free, and rewarding for everyday Nigerians and serious investors alike.

With as little as a 10% entry fee, you can begin your journey into high-ROI real estate opportunities that have been thoroughly vetted and backed by comprehensive due diligence. Every property we recommend comes with proper documentation, eliminating the fears and uncertainties many buyers face.

We also make the process easier with NO agency fees, low entry requirements, flexible payment plans of up to 30 months, and access to mortgage options that support long-term affordability.

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WE ARE ALWAYS AT YOUR SERVICE!