Real Estate Investment & Home Ownership:

The Foundation For Family And Generational Stability

by

IMPERIAL HOMES MORTGAGE BANK

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The core of stability
for humans
is FIRST

the ability to
meet
basic
human
needs
without
assistance.

Abraham Maslow – Hierarchy of Needs

THE 4 BASIC MATERIAL NEEDS

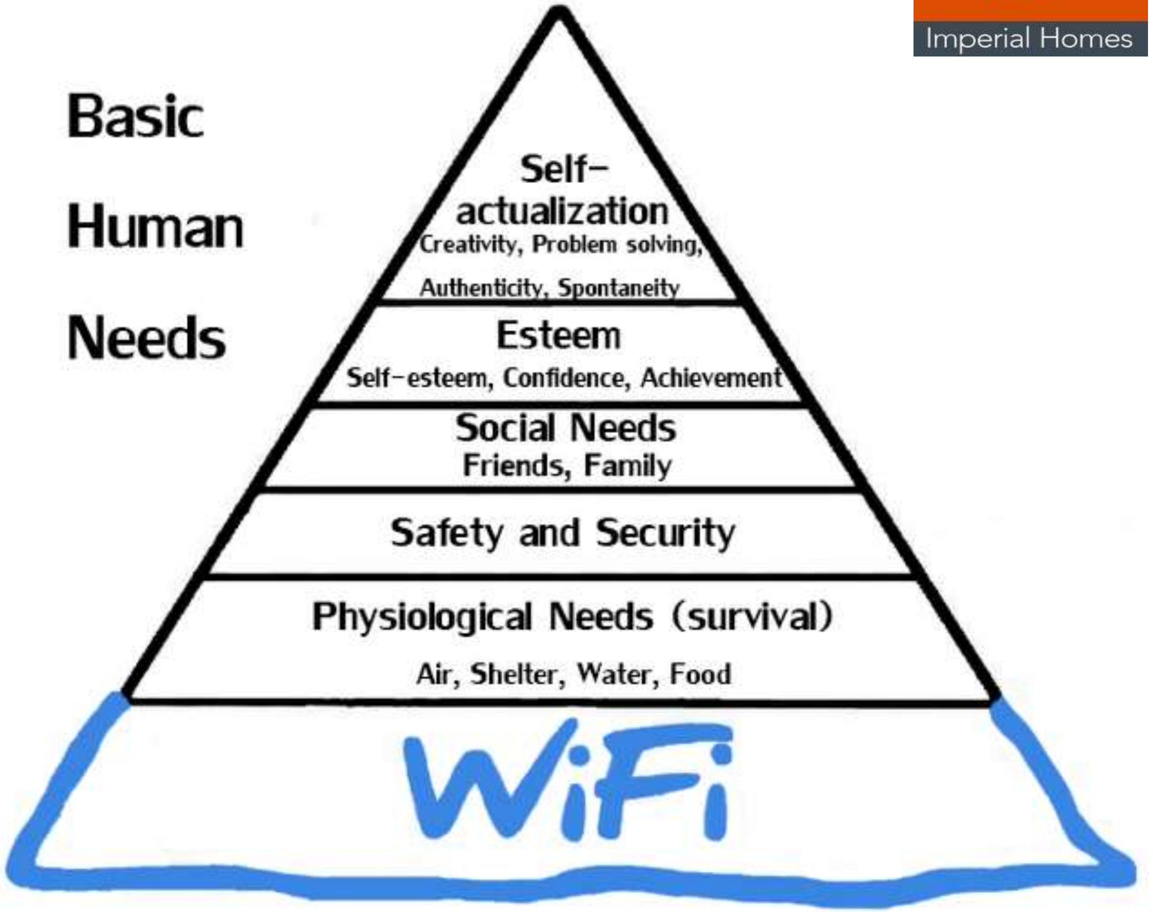
Food

Shelter

Clothing

Health care

Basic
Human
Needs



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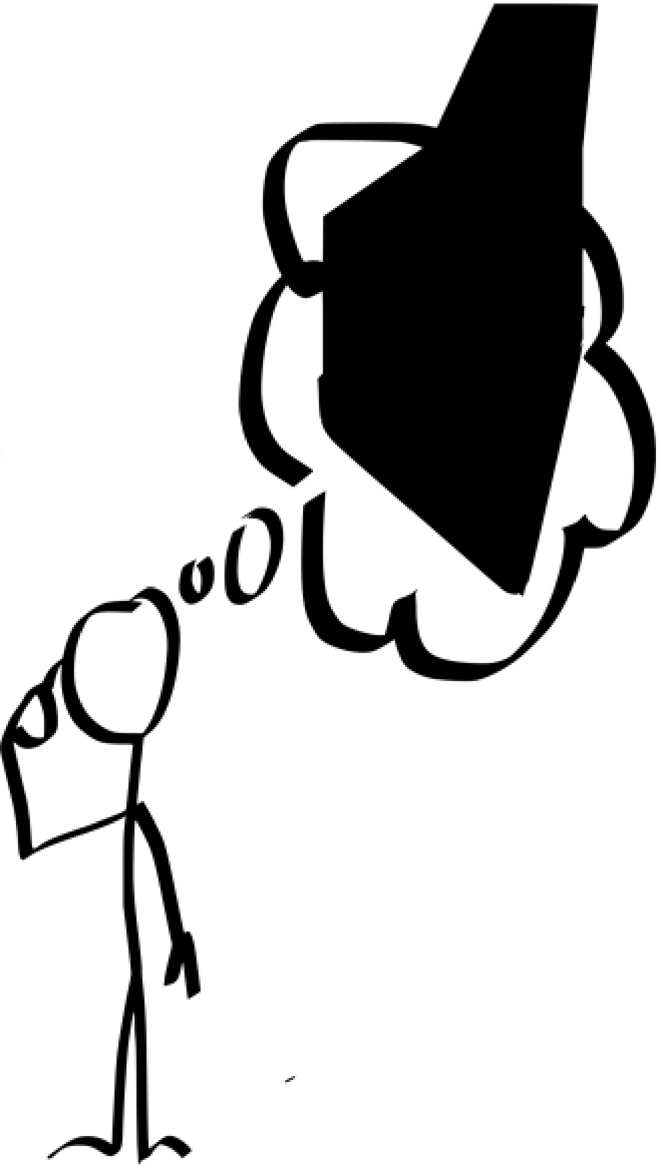
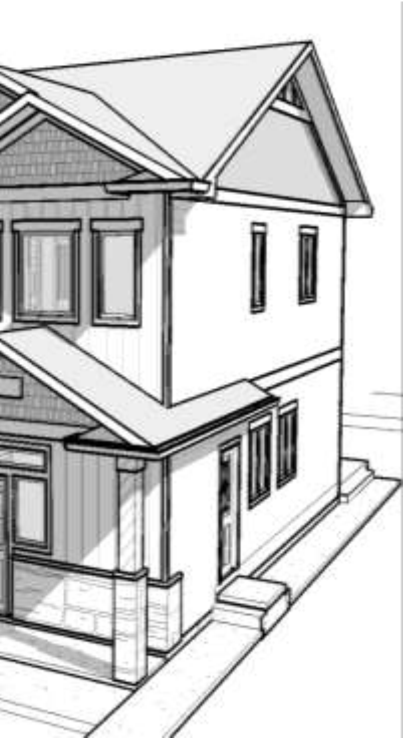
Upon reaching the SELF ACTUALIZATION stage, Real Estate investment opportunities include:



- Purchase of property in exchange for cash or through a mortgage.
- Developing properties for Sale (Supply)
- Providing services or goods within the value chain
- Real Estate Investment Trust(s) (REIT)

How do you maximize Real Estate Investment Opportunities?

"For which of you, intending to build a tower, does not first sit down and count the cost, whether he has enough to finish it? (Luke 14:28)



1. Establish your financial position
2. Assess current market realities
3. Assess possible financing options
4. Take a position
5. Reap the rewards of your position

Current Real Estate Market Trends -WHY?

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Increasing urbanization and housing demand

With over 20 million residents, demand has led to the rapid expansion of areas like Ibeju-Lekki, Sangotedo.

Government initiatives supporting housing finance

(FHF, NHF, MREIF)

More Nigerians Are Investing in Real estate: *Real estate is seen as a safer long-term investment with the ability and guarantee to give a decent growth in ROI in a short period .*

Why Invest in Real Estate?

Ecclesiastes 11:1-2 (NIV)
Ship your grain across the sea; after many days you may receive a return. Invest in seven ventures, yes, in eight; you do not know what disaster may come upon the land.

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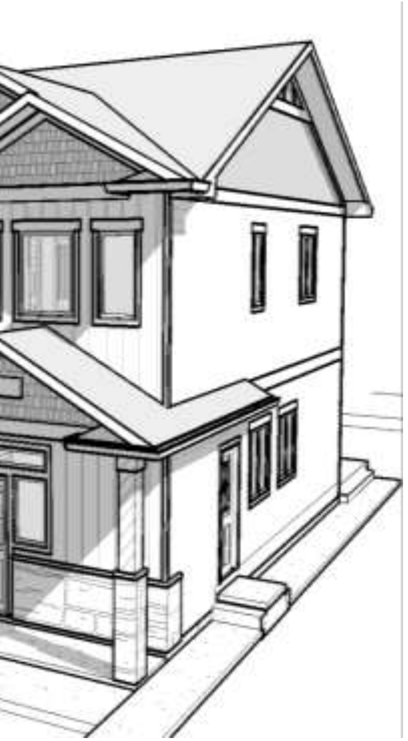

1. Asset appreciation over time
2. Steady rental income
3. Portfolio diversification
4. Hedge against inflation
5. Growing Nigerian real estate market

Real Estate as Generational stability

Proverbs 13:22 – "A good person leaves an inheritance for their children's children..."

- **<u>Elimination of fear</u>** or financial pressure associated with rent payments or eviction
- Property can be **<u>transferred</u>** through generations
- Serves as a store of VALUE which keeps on **<u>appreciating</u>**
- Can be used as **<u>collateral</u>** to finance other projects

About Residential Mortgages

1. What is a Mortgage.
2. Do Mortgages Work/Exist in Nigeria?
3. Steps to taking a Mortgage: property identification, due diligence, equity contribution, RSA drawdown possibilities
4. Who can take a Mortgage; eligibility criteria, age, capacity, credit history.
5. How does repayment work: Based on source of income and minimum underwriting standards, direct debit mandates
6. Co-borrowing acceptability

Why take a Mortgage?

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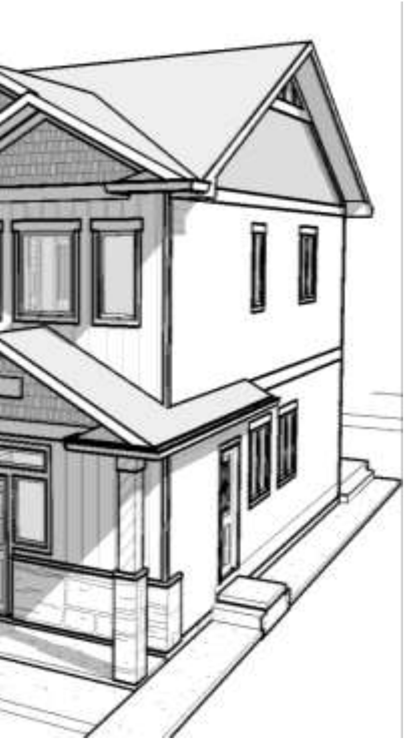

1 Pre mortgage Due diligence.

2 Steady rental income/ Replacement of House rent with mortgage repayments

3 Flexibility to wind down Mortgage after 24 months at zero fee

4 Tax benefits and post loan disbursement support

5 Hedge against inflationary property price changes and Asset appreciation over time

Available Mortgage financing options

Description	Imperial	MREIF	FHF	NHF
Interest Rate per annum	26%	9.75%	From 13%	6%
Maximum tenor	15 years	20 years	15 years	30 years
Minimum Equity contribution	30%	10%	10%	10%
Maximum Mortgage Value	Up to ₦250 million	₦100 million	₦90 million	₦50 million

Closing

1. **God wants us to climb the Economic Ladder,** Avoid living in fear, step out in faith, owning your own Home can be a means of stewardship (My people will abide in a peaceful habitation, in secure dwellings, and in quiet resting places.“ Isaiah 32:18)

2. **Be realistic, our wants may be different from our capacity/ reality. Use your current means to achieve the best available option within your reach.** (Luke 14 vs 28 For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it).

3. **View it as a Family Investment/Project (**Ecclesiastes 4:9-12 (NIV) Two are better than one, because they have a good return for their labor: If either of them falls down, one can help the other up... Though one may be overpowered, two can defend themselves. A cord of three strands is not quickly broken).

4. **You Journey is unique. Do you.** Some buy land and build. Some buy already built. (Deuteronomy28:8 The Lord will send a blessing on your barns and on everything you put your hand to).

5. **Start with what you have. Start Now.** (Matthew 25:14–30 –Parable of the Talents); Ecclesiastes 11:4 (NIV) - Whoever watches the wind will not plant; whoever looks at the clouds will not reap)

ABOUT US

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Imperial Homes

- Imperial Homes Mortgage Bank Limited (“IHMBL”) formerly called GT Homes was a wholly-owned subsidiary of Guaranty Trust Bank until 2012 when Guaranty Trust Bank Limited decided to divest from all its subsidiaries including GT Homes.

- IHMBL has a “National Tier Mortgage Banking License” from the Central Bank of Nigeria and is also accredited by the Federal Mortgage Bank of Nigeria (”FMBN”).

- The Bank has fully operational offices in Lagos and Abuja from where we offer Mortgage Advisory Services and full Banking Transactional Services.


Thank You
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