

ESTATE PIN

9°02'02.15" N

7°24'57.15" E

RIWLOX × ZITEL · KUKWABA / DAKIBIYU, ABUJA

Kukwaba

Diaspora Buyer Handbook

You are abroad, but you can still **locate it**, **see it**, **verify it** and send someone you trust before you buy.

01
LOCATE

02
SEE

03
VERIFY

04
BUY

Buy from abroad *without buying blind.*

This handbook is designed to help a buyer abroad independently locate the estate, understand what is being sold, inspect the physical development, review the document-verification process and move confidently to a formal Offer for Sale.

Start with verification, not persuasion.

Buying property from abroad can be difficult because you are often relying on photographs, calls and representatives you have never met. Our approach is simple: give you enough information to locate the estate yourself, send independent people to inspect it, review the available documents through your own advisers, and only then move to reservation and purchase.

LOCATE

SEE

VERIFY

BUY

Riwlox recommends that every diaspora buyer use their own lawyer, surveyor, relatives or trusted contacts in Abuja before completing a purchase.

OUR RECOMMENDATION

Send someone you trust. Better still, send two or three different people on different days. Ask your own lawyer to verify the title and approvals. If you cannot send anyone, request a live virtual walkthrough and direct the inspection yourself.

*"You are abroad, but you can still see it, verify it and send someone you trust **before you buy.**"*

LOCATE

SEE

VERIFY

BUY

The four-step diaspora buying framework

01

LOCATE

Exact Google Earth pin and coordinates.
Measured relationships to Kings Court, CITEC, Life Camp and Airport Road.

Pages 09–13

02

SEE

Actual drone and ground images. Live video walkthroughs and independent site visits.

Pages 14–30, 45–48

LOCATE

SEE

VERIFY

BUY

03

VERIFY

Review title, approval and authority-to-sell documents. Instruct your lawyer to conduct independent FCT/AGIS checks.

Pages 37–44

04

BUY

Select a unit and receive a two-week Offer for Sale. Pay only against formal Riwlox documentation and verified account details.

Pages 31–36, 52–62

LOCATE

SEE

VERIFY

BUY

A physical, inspectable *residential development.*

Standing structures and current inventory - not an off-plan promise.

71

TOTAL UNITS

41

STANDALONES

30

TERRACES

51

CURRENTLY AVAILABLE

Current availability: 26 standalone homes and 25 terrace homes. Availability is subject to reservation and payment at the time an Offer for Sale is issued. Request the latest unit schedule.

LOCATE

SEE

VERIFY

BUY



GOOGLE EARTH IMAGE • ACCESSED 16 OCT 2026 — 3D view of the estate within the surrounding residential corridor. Imagery date displayed by Google Earth: 18 Oct 2025.

STANDALONE • 5-BED + BQ

₪400m

40% initial payment ₪160m

TERRACE • 4-BED + BQ

₪300m

40% initial payment ₪120m

BALANCE

12 months

Up to 12 months to complete

LOCATE

SEE

VERIFY

BUY

CURRENT PHYSICAL CONDITION • ADVANCED CARCASS

The offered homes are at advanced carcass stage: the structures are standing, roofed, plastered internally and externally, with electrical and plumbing conduits/piping provided. Final finishes such as tiles, cabinetry, wardrobes, sanitary fittings, lighting, painting and similar completion items are **not included** unless separately agreed. See page 29.

3

LOCATE

SEE

VERIFY

BUY

Find the estate yourself.

The estate can be independently located on Google Earth before you speak to anyone from Riwlox.



GOOGLE EARTH IMAGE • ACCESSED 16 OCT 2026 — Exact estate pin.
Coordinates displayed: 9°02'02.15"N, 7°24'57.15"E.

LOCATION COORDINATES

9°02'02.15" N
7°24'57.15" E

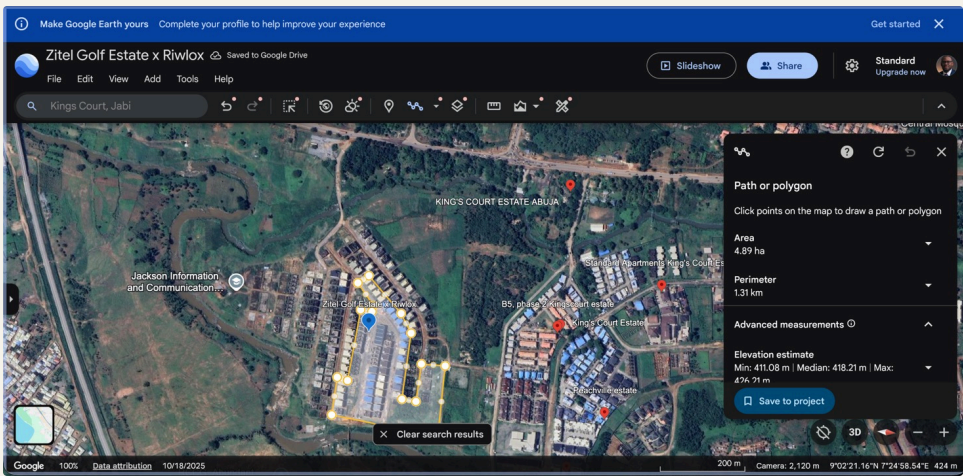


SCAN • EXACT
GOOGLE MAPS PIN

Ground elevation shown on Google Earth:
approximately 424.35 m. Kukwaba/Dakibiyu, Abuja,
near Kings Court Estate.

How big is the estate?

The Google Earth polygon supplied by the project team measures the visible/current estate footprint at approximately **4.89 hectares**, with an indicated perimeter of about **1.31 km**.



GOOGLE EARTH POLYGON • ACCESSED 16 OCT 2026 — User-drawn outline around the visible estate footprint: area 4.89 ha, perimeter 1.31 km.

This is a user-drawn Google Earth measurement for orientation only and is not a substitute for the registered survey or title-area description. The wider development master-plan area is described as approximately 84 hectares; these are different areas.

4

LOCATE

SEE

VERIFY

BUY

How close is it to the places *you already know?*

Google Earth path measurements place the estate within the Jabi / Life Camp / CITEC / Idu corridor.

1.00 km

Kings Court / Ring Road-side entrance

1.77 km

CITEC Estate

4.46 km

Airport Road connection point

4.98 km

Life Camp Roundabout

GOOGLE EARTH PATH MEASUREMENTS • ACCESSED 16 OCT 2026

— Mapped paths, not guaranteed driving distances or times. Actual travel time depends on the route in use, road conditions and traffic.

Two practical access routes

- **Kings Court entrance / Ring Road side:**
approximately 1 km from the estate based on the Google Earth path — roughly 2–4 minutes by car at ordinary estate-road speeds.
- **Temporary access:** available after the Idu Railway Station junction, providing an alternative approach to the development.
- Recognisable reference points include CITEC Estate, Idu Railway junction/roundabout, Life Camp Roundabout and Airport Road.

Confirm the currently usable route before travelling.

Wuye – Ring Road II: Arterial Road N1

The Federal Executive Council approved the full development of Arterial Road N1 from Wuye District to Ring Road II at approximately ₦62.5 billion, with the contract awarded to Arab Contractors Nigeria Limited. Public reporting in September 2026 indicates construction is ongoing. When completed, the project is relevant to connectivity between the Ring Road II side of the corridor and Wuye/city-centre routes.



LOCATE

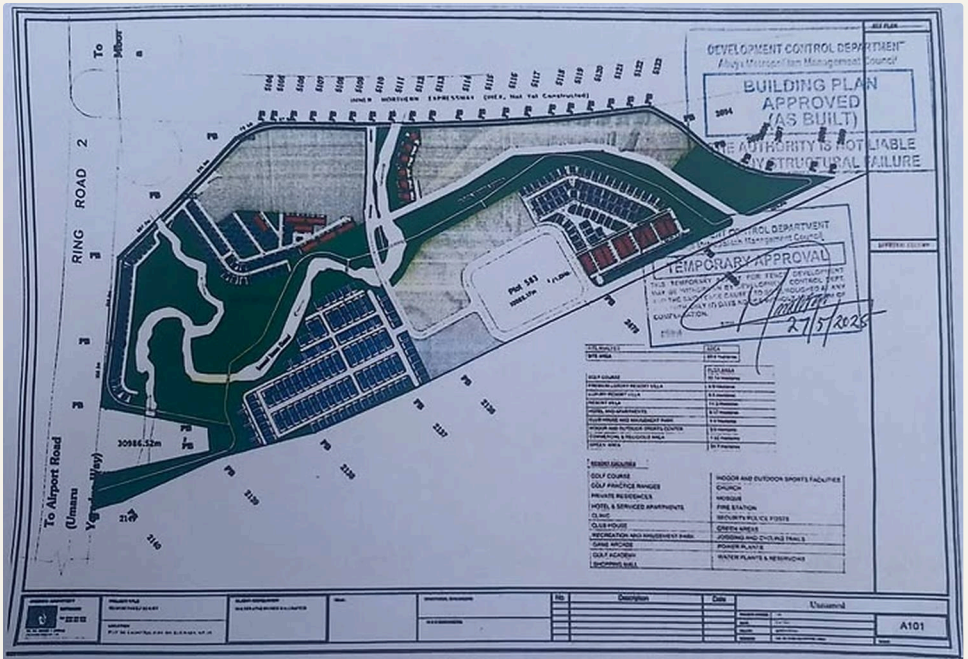
SEE

VERIFY

BUY

The approved plan — and why the green areas matter.

What surrounds your house matters almost as much as the house itself.



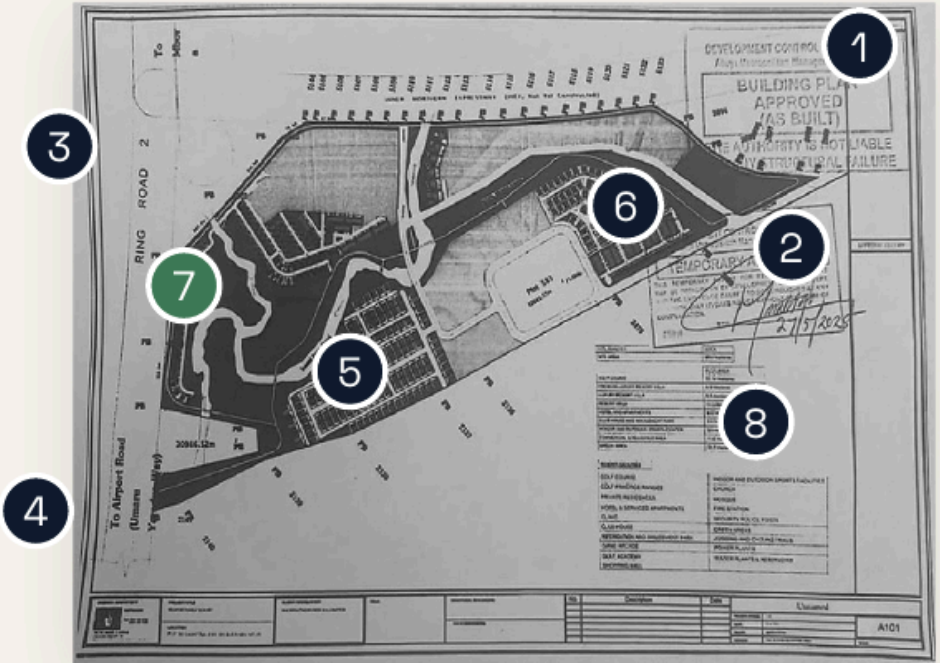
APPROVED PLAN DOCUMENT • SOURCE COPY — Building Plan Approval supplied for the project, reproduced unaltered. Buyers should inspect the original document.

LOCATE

SEE

VERIFY

BUY



READING GUIDE • ADDED BY RIWLOX — Numbered markers on a greyscale copy. Not part of the approved document.

- 1 Building Plan Approved (As Built) stamp — Development Control Department
- 2 Temporary approval stamp and endorsement
- 3 Ring Road 2 frontage (west boundary)
- 4 Route towards Airport Road
- 5 Residential cluster
- 6 Residential cluster
- 7 Green / open-space network
- 8 Land-use schedule and legend

LOCATE

SEE

VERIFY

BUY

The approved plan shows residential development alongside **substantial areas marked as green/open space**. Visually, these areas represent a material share of the wider planning area; no precise percentage is published until a planner or surveyor confirms it from the approved land-use schedule.

The practical relevance is lower apparent development density and more open surroundings around significant portions of the project. Any change to designated green/open space would be subject to the applicable planning process. Open land should not be assumed permanently undevelopable — verify the current designation through your own advisers.



What exists today: *not just what is promised.*

The project team compared Google Earth imagery with drone imagery captured on 29 September 2026.



GOOGLE EARTH IMAGE — Top-down view, supplied comparison sheet.

LOCATE

SEE

VERIFY

BUY



DRONE IMAGE • 29 SEPTEMBER 2026 — Standing residential structures; new units under way on the right-hand side.

Progress at the stated date

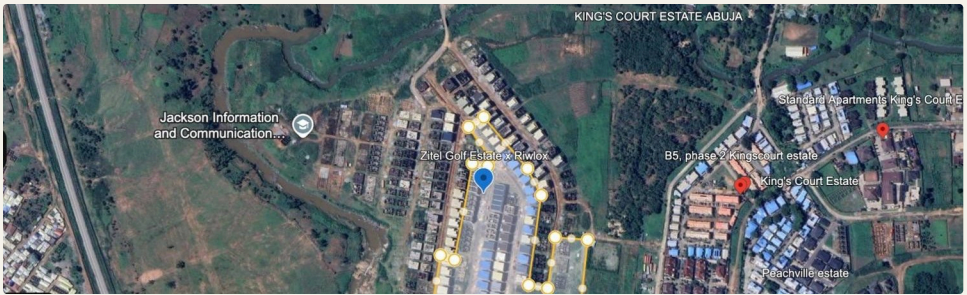
- All residential structures are standing.
- Roofing works continue across the terrace blocks.
- The project report states that **over 80% of units** have reached advanced carcass stage.
- New residential construction is visible around the estate.

Source: project comparison sheet supplied by the project team, 16 October 2026. Confirm current progress during your inspection.

Nearby development

The estate sits within an active residential corridor rather than on an isolated site. Google Earth shows multiple surrounding developments, including **King's Court** and **Peachville**.

Riwlox also identifies the Obi Cubana Golf Estate as a nearby development opposite the project corridor. It is not labelled on these maps until its position is verified.



GOOGLE EARTH IMAGE • ACCESSED 16 OCT 2026 — Estate outline with King's Court, Peachville and neighbouring estates. Imagery date displayed: 18 Oct 2025.

Match the aerial image *to the physical estate.*

A buyer abroad should be able to understand exactly what each cluster in the satellite image corresponds to on the ground.



PROJECT COMPARISON SHEET • SUPPLIED 16 OCT 2026 — Google Earth image linked to actual site photographs of the gate, terrace blocks and standalone units.

LOCATE

SEE

VERIFY

BUY



ACTUAL SITE PHOTOGRAPH — Terrace block, end elevation



ACTUAL SITE PHOTOGRAPH — Internal estate road

LOCATE

SEE

VERIFY

BUY



ACTUAL SITE PHOTOGRAPH — Buildings at advanced carcass stage

PHOTO STANDARD

Every site image in this handbook is labelled by type and source. Architectural visualisations, where used, are marked “Architectural Visualisation — Proposed Finished Appearance” and are never presented as current photographs.

LOCATE

SEE

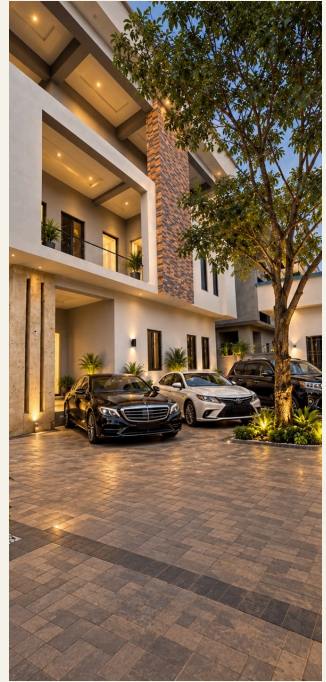
VERIFY

BUY

Standalone residence

₱400m

A larger private home with substantial parking, two living rooms and flexible vertical circulation.



Architectural Visualization

LOCATE

SEE

VERIFY

BUY

HOME PROGRAMME

5 bedrooms — all en-suite

1 attached en-suite BQ

Two parlours / living rooms — ground and first floor

Kitchen + ante room + box/storage rooms

Dedicated elevator-shaft space

180° balcony on the second floor

OUTDOOR / DELIVERY

Approx. 5 Prado-size parking spaces

Greenery / mini-garden area

Advanced carcass delivery

Roofed + plastered internally and externally

Electrical/plumbing conduits and piping

Estate infrastructure access as delivered

LOCATE

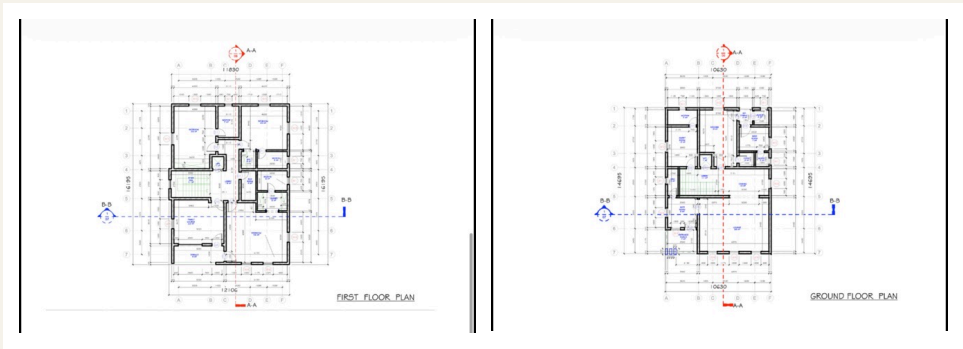
SEE

VERIFY

BUY



Standalone exterior photograph
Actual Site Photograph — [Dec-2025]



Approved standalone floor plan
Approved Plan Document — request before selection

LOCATE

SEE

VERIFY

BUY

The elevator-shaft space may be fitted for an elevator — useful for elderly occupants or long-term accessibility — or adapted for another lawful use subject to professional design advice. Final finishes remain the buyer’s responsibility unless specifically included in a separate written agreement.

9

LOCATE

SEE

VERIFY

BUY

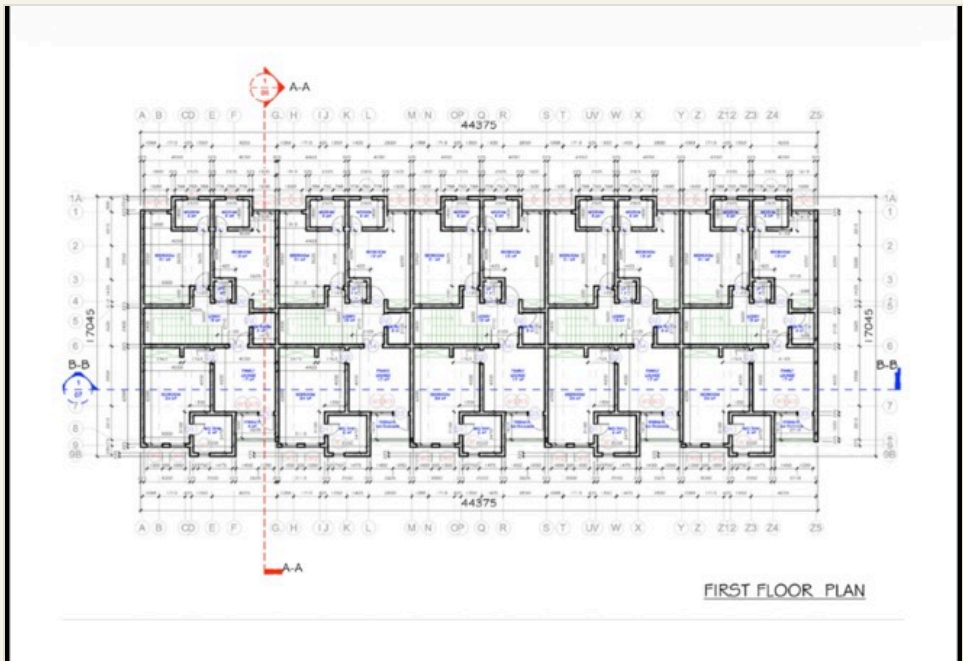
Terrace residence

₦300m

A multi-level 4-bedroom home with an attached en-suite BQ, offered at advanced carcass stage.



ACTUAL SITE PHOTOGRAPH • SUPPLIED 16 OCT 2026 — Terrace blocks along the internal estate road.

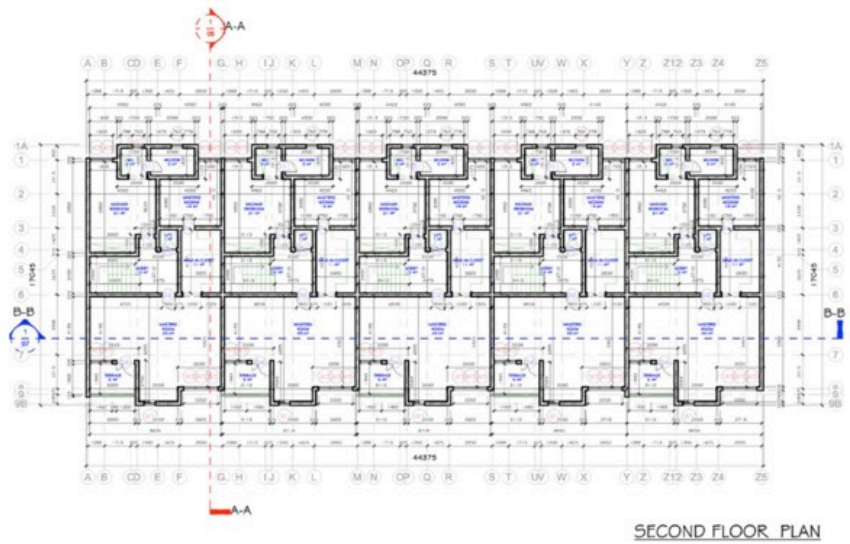


LOCATE

SEE

VERIFY

BUY



Approved terrace floor plan + room schedule

What “advanced carcass” means

Know what is included before you calculate your finishing budget. Obtain the written delivery specification for your unit.

INCLUDED

- ✓ Standing structural building
- ✓ Roofing
- ✓ Internal and external plastering
- ✓ Electrical conduit/piping provisions
- ✓ Plumbing piping provisions
- ✓ Documented unit/plot allocation
- ✓ Access to estate infrastructure as delivered

LOCATE

SEE

VERIFY

BUY

BUYER COMPLETES

- Tiles and floor/wall finishes
- Sanitary fittings
- Kitchen cabinets and appliances
- Wardrobes / joinery
- Lighting fittings and switches
- Painting / decorative finishes
- Other bespoke fit-out and upgrades

10

LOCATE

SEE

VERIFY

BUY

Payment options *and group buying.*

The formal Offer for Sale identifies the exact unit, price, two-week reservation period and payment schedule.

STANDALONE

Price **₦400,000,000**

40% initial payment **₦160,000,000**

Balance **₦240,000,000**

Time to complete **Up to 12 months**

TERRACE

Price **₦300,000,000**

40% initial payment **₦120,000,000**

Balance **₦180,000,000**

Time to complete **Up to 12 months**

Once the agreed initial payment is made within the reservation period, the agreed purchase price is locked, provided the buyer completes payment within the agreed time. The buyer may complete early without an early-completion charge. The signed agreement governs.

Buying as a diaspora group or cooperative

Riwlox encourages coordinated group purchases by diaspora associations, cooperatives, professional groups and families, because they make it easier to negotiate commercial incentives. For qualifying purchases of **10 or more Kukwaba units**, a discount of **up to ~~¥~~15 million per unit** may be available, subject to the final written group offer, unit mix and availability.

ILLUSTRATION

$$10 \times \text{~~¥~~15m} = \text{up to } \text{¥150m}$$

collective price reduction, subject to the written
commercial terms

WHAT THE PRICE COVERS

The ~~N~~300m / ~~N~~400m purchase price paid to Riwlox covers the house at the stated delivery stage and the transaction documentation described in this handbook. Any future government title-perfection fees, taxes, registration costs or professional fees outside the agreed sale price should be independently confirmed by the buyer's lawyer.

From first interest *to final allocation.*

A clear sequence lets you inspect first and reserve only when you are satisfied.

1

Complete an Expression of Interest with your name, email and phone number.

2

Request the current photographs, Google Earth/location pack, unit availability and other buyer information.

3

Book a **site visit or live virtual inspection**. You may send your lawyer, surveyor, relative, colleague or any trusted representative.

LOCATE

SEE

VERIFY

BUY

4

Have your adviser review the available project/title documents and conduct independent searches.

5

Select a unit. Riwlox issues a formal Offer for Sale identifying the unit, price, Riwlox account and a two-week reservation period.

6

Make the agreed payment to Riwlox. You then move from reservation to purchase stage.

7

Receive the appropriate receipt and buyer documents. Instalment buyers receive provisional allocation documentation and their payment schedule.

8

Complete payment within the agreed time. Final allocation follows full payment.

If you miss payments

Under the current commercial policy, after three consecutive missed payments the unit may be returned to the market and Riwlox may begin receiving new offers. If another buyer completes payment before the original buyer cures the default, the original buyer is refunded the amounts paid less applicable VAT already incurred/remitted and a 1.5% administrative fee on amounts paid. If the original buyer clears the missed payments plus all amounts then due before another buyer completes payment, the transaction may continue. The signed Contract of Sale controls.

PAYMENT SAFETY

Pay only to account details stated in a formal Riwlox Offer for Sale. Independently reconfirm the account details using the official Riwlox contact before transferring funds. Never send money to an unverified personal account.

The document trail.

What you can review, and what you receive. The key documents are listed here; copies are not published inside this handbook and may be requested through the formal buyer process.

AVAILABLE FOR BUYER / LAWYER REVIEW

- 01 Certificate of Occupancy (C of O)
- 02 Right of Occupancy (R of O)
- 03 FCDA / Development Control Building Plan Approval
- 04 Conveyance Letter
- 05 Deed of Partitioning — currently in process; confirm its status
- 06 Riwlox authority-to-sell / developer-seller partnership documentation

LOCATE

SEE

VERIFY

BUY

ISSUED TO THE BUYER

- 01 Contract of Sale
- 02 Allocation Letter / Provisional Allocation, as applicable
- 03 Receipt(s) of payment
- 04 Irrevocable Power of Attorney for the purchased plot/unit
- 05 Payment schedule and other written transaction terms

LOCATE

SEE

VERIFY

BUY

OUTRIGHT PURCHASE

24 working hours

Target for issuing the buyer document pack after confirmed payment.

INSTALMENT PURCHASE

Provisional → Final

Provisional allocation and sales agreement with the payment schedule; full and final allocation after the purchase price is fully paid.

LOCATE

SEE

VERIFY

BUY

ABOUT TITLE

Buying a unit does not mean you receive an individual C of O immediately. The estate title sits within a deed-partitioning process, with any later individual title perfection to follow. The route, timing and costs must be confirmed with your own lawyer.

Zitel is the developer; Riwlox markets and sells under its developer/seller arrangement. Buyers may request evidence of Riwlox's authority to sell.

13

Instruct your own lawyer.

Riwlox recommends that your lawyer independently verify the title, approvals and authority to sell before you complete the purchase.



Title

C of O / R of O authenticity and the land file at AGIS.



Plot relationship

That the unit sits within the titled land described in the documents.



Approvals

FCDA / Development Control Building Plan Approval and land-use designation.



Seller authority

Zitel's standing as developer and Riwlox's authority to sell.

LOCATE

SEE

VERIFY

BUY

**Encumbrances**

Any charges, liens, disputes or third-party claims on the land.

**Deed of Partitioning**

Its current status and effect on the route to individual title.

**Corporate checks**

CAC searches on the developer and seller entities.

**Survey**

Independent survey against the registered title-area description.

Use this list as a briefing note for your lawyer. Tick each item when your adviser confirms it in writing.

Where verification happens

Title verification is done through AGIS (Abuja Geographic Information Systems) and the FCT land records, together with the relevant planning and development-control authorities. Independent survey and corporate checks complete the picture.

Riwlox does not conduct these searches on your behalf. Your lawyer should obtain results directly from the relevant authority.

WHY WE ENCOURAGE THIS

A transparent seller loses nothing when a buyer checks. Independent verification is the strongest protection any buyer has - and it is the standard we expect every Kukwaba buyer to apply.

LOCATE

SEE

VERIFY

BUY

THE VERIFICATION ROUTE

1

You

Request the document list and current unit schedule

2

Your lawyer

Reviews copies of the title, approval and authority documents

3

AGIS / FCT records

Independent searches on title, land file and planning

4

Written confirmation

Your adviser reports back to you in writing

5

Offer for Sale

Only then select a unit and reserve

14

LOCATE

SEE

VERIFY

BUY

Send someone to inspect *or request a live walkthrough.*

You do not need to fly to Abuja before you can independently test what you are being shown.



ACTUAL SITE PHOTOGRAPH • SUPPLIED 16 OCT 2026 — People walking the site

IN - PERSON

- ✓ Send your own lawyer.
- ✓ Send a surveyor or property professional.

LOCATE

SEE

VERIFY

BUY

- ✓ Send family, a friend or a colleague.
- ✓ Send two or three different people if you want separate opinions.
- ✓ Riwlox can coordinate estate access.

LIVE VIRTUAL

- ✓ Book a live WhatsApp/video walkthrough.
- ✓ Tell the representative exactly where to go.
- ✓ Ask to enter your chosen unit and move floor by floor.
- ✓ Ask to see the BQ, road, entrance and neighbouring development.
- ✓ Request drone views where practical.

LOCATE

SEE

VERIFY

BUY

DIRECT THE WALKTHROUGH

“Show me Unit X. Walk inside. Go upstairs. Show me the BQ. Show me the road outside. Now drive toward the entrance.”

We encourage this level of inspection.

LOCATE

SEE

VERIFY

BUY

ON THE DAY • CHECK ESTATE INFRASTRUCTURE STATUS

Internal roads☐ Completed ☐ Under construction ☐ Planned**Water-board / water infrastructure**☐ Completed ☐ Under construction ☐ Planned**Electricity infrastructure**☐ Completed ☐ Under construction ☐ Planned**Link roads toward Kings Court / Ring Road exit**☐ Completed ☐ Under construction ☐ Planned**Police post / security-support provision**☐ Completed ☐ Under construction ☐ Planned

15

Important terms *and after-sale support.*

After-sale support

- Document handover and transaction support.
- Introductions to suppliers, finishing teams and engineers where requested.
- Practical local support for finishing or operating the property.
- Yearly follow-up and open-line access.
- Optional facility-management / investment-management arrangements under a separate agreement.

For investment buyers

Riwlox may separately manage long-let or short-stay/commercial accommodation use under a separate operating agreement with agreed revenue/profit-sharing terms.

NOT GUARANTEED

Rental income, occupancy and returns are not guaranteed. Independently test realistic rent, short-stay demand, operating costs and regulations before buying for investment.

LOCATE

SEE

VERIFY

BUY

Key terms at a glance

RESERVATION

Two weeks from the formal Offer for Sale.

INITIAL PAYMENT

40% of the agreed price.

BALANCE

Up to 12 months, per the written payment schedule.

PRICE LOCK

Agreed price fixed if all payments are completed within the contracted period.

EARLY COMPLETION

Permitted without an early-completion charge.

MISSED PAYMENTS

Three consecutive missed payments may return the unit to the market. Refund less VAT and a 1.5% administrative fee if resold. See page 36.

DELIVERY STAGE

Advanced carcass. Finishing is the buyer's responsibility unless separately agreed.

GOVERNING DOCUMENT

The signed Contract of Sale.

Any default, refund or VAT language in this handbook is a summary of the current commercial policy and must be read against the final Contract of Sale.

Ten final checks.

A strong property transaction is one where the buyer understands both the opportunity and the risks.

- **01** Confirm the exact unit number, price and payment schedule in writing.
- **02** Have your own lawyer verify the C of O/R of O, land file, plot details, encumbrances and seller authority.
- **03** Confirm the status of the Deed of Partitioning and the route to any later individual title perfection.
- **04** Inspect the exact unit physically or live by video — do not rely only on renders.

LOCATE

SEE

VERIFY

BUY

- **05** Understand exactly what “advanced carcass” includes and estimate your finishing budget independently.

- **06** Check the current status of roads, water, electricity, security and the estate entrance.

- **07** Treat Arterial Road N1 and other public works as infrastructure under development, not guaranteed appreciation.

- **08** Review the three-missed-payment / default / refund clause before signing.

- **09** If buying for investment, independently test realistic rent, short-stay demand, operating costs and regulations.

LOCATE

SEE

VERIFY

BUY

- ☐ **10** Pay only against a formal Offer for Sale and verified Riwlox account details.
-

THE CALL TO ACTION

- ① Locate the estate
- ② Send someone to inspect or request a live walkthrough
- ③ Instruct your lawyer to verify the documents
- ④ Select a unit
- ⑤ Request your formal two-week Offer for Sale

FAQs

and their answers

THE PROPERTY & LOCATION

Where is the estate?

Kukwaba/Dakibiyu, Abuja, near Kings Court Estate.
Google Earth pin: 9°02'02.15"N, 7°24'57.15"E.

Can I locate it independently?

Yes. Use the coordinates on Google Earth and request the estate location pin and access map.

How far is it from major landmarks?

Google Earth path measurements supplied: Kings Court access 1.00 km; CITEC route 1.77 km; Airport Road connection 4.46 km; Life Camp Roundabout 4.98 km. These are mapped paths, not guaranteed driving distances or times.

How do I enter the estate?

Via the Kings Court access route or the temporary entrance beyond the Idu Railway Station junction. Confirm the currently usable route before travelling.

LOCATE

SEE

VERIFY

BUY

How big is the estate?

The Google Earth outline measures approximately 4.89 hectares for the visible estate footprint. The wider development master-plan area is described as approximately 84 hectares; these are different areas.

What about green spaces?

The wider plan depicts substantial green/open areas. The precise protected area and permitted future uses should be confirmed against approved planning records; open land should not be assumed permanently undevelopable.

Are there upcoming roads?

The Wuye–Ring Road II Arterial Road N1 is a relevant regional infrastructure project. Buyers should verify current progress and access implications independently; completion dates are not guaranteed.

HOMES, PRICES & PROGRESS

How many homes are in the project?

71 units: 41 standalone homes and 30 terraces.

How many are available?

At the stated inventory snapshot, 26 standalone homes and 25 terraces. Availability may change; request the latest unit schedule.

What do the homes cost?

Standalone: ₦400 million. Terrace: ₦300 million. Ask for a current written Offer for Sale for the specific unit.

What is included in a standalone home?

Five en-suite bedrooms plus an en-suite attached BQ; two living rooms, kitchen, ante room, box/storage rooms, elevator-shaft provision, space for approximately five Prado-sized vehicles, mini-garden area and a 180° second-floor balcony.

What is the terrace configuration?

A five-bedroom terrace residence with an en-suite BQ. Request the exact unit floor plan and specification before selecting.

What does “advanced carcass” mean?

The proposed delivery includes roofing, internal and external plastering, and electrical and plumbing pipework. Final finishing—such as tiles, fittings and fixtures—is for the buyer; obtain the written delivery specification.

LOCATE

SEE

VERIFY

BUY

Can I see actual construction progress?

Yes. The September 29, 2026 drone images show standing residential structures; the supplied project report states that over 80% of units had reached advanced carcass stage, with terrace roofing continuing.

What estate infrastructure is planned?

Internal roads, water-board provision, electricity, links toward Kings Court/Ring Road access, and a police post. Ask which items are completed, underway or proposed.

Who is developing and selling?

Zitel is the developer; Riwlox markets and sells under its developer/seller arrangement. Buyers may request evidence of Riwlox's authority to sell.

INSPECTION, VERIFICATION & DOCUMENTS

Can someone inspect on my behalf?

Yes—and we encourage it. Send your lawyer, surveyor, family member or other trusted Abuja representative; multiple independent visits are welcome.

LOCATE

SEE

VERIFY

BUY

Can I inspect virtually?

Yes. Request a live video walkthrough, ground-level footage and available drone views. You may direct what the representative shows.

What documents can my lawyer review?

The C of O, R of O, FCDA Building Plan Approval, Conveyance Letter and relevant chain-of-title/authority documents. The Deed of Partitioning is described as in process; confirm its status.

Where should my lawyer verify the title?

Through AGIS/FCT land records and the relevant planning/development authorities, with independent survey and corporate checks as appropriate.

Are those legal documents inside this FAQ or brochure?

No. They are listed for due-diligence review and may be requested through the formal buyer process.

What documents will I receive as a buyer?

Depending on payment stage: Contract of Sale, receipts, provisional or final Allocation Letter and relevant Irrevocable Power of Attorney. The partitioning/individual C of O pathway must be confirmed with your lawyer.

LOCATE

SEE

VERIFY

BUY

PAYMENT & PURCHASE

Can I pay in instalments?

Yes. The stated offer is 40% upfront, with the balance over 12 months, subject to the written agreement.

How much is 40%?

₦160 million for a ₦400 million standalone; ₦120 million for a ₦300 million terrace.

Is the agreed price fixed?

The agreed price is intended to remain fixed if all payments are completed within the contracted period. Rely on the signed agreement.

Are there additional Riwlox charges?

Riwlox states the advertised property price covers the home and its transaction documentation. Ask your lawyer to clarify statutory taxes, registration costs and any third-party obligations.

How do I reserve a unit?

Submit an Expression of Interest, inspect and review documents, then receive an official Offer for Sale identifying the unit and payment details. The reservation lasts two weeks.

LOCATE

SEE

VERIFY

BUY

Who receives payment?

Riwlox receives payment through the account specified in the official Offer for Sale. Independently confirm account details before transferring funds.

When do I receive my documents?

For outright payment, Riwlox targets issuance within 24 working hours. Instalment buyers receive provisional allocation and a sales agreement/payment schedule; final allocation follows full payment.

What happens if I miss installment payments?

Under the stated policy, if you miss 3 consecutive installment payments, the unit may be offered to another buyer. On resale, amounts paid would be refunded less VAT and a 1.5% administrative fee; reinstatement may be possible before another buyer pays if arrears are cleared. The signed contract governs.

Can groups or cooperatives purchase?

Yes. Group buyers are encouraged and may qualify for negotiated discounts, subject to a formal written offer.

Can Riwlox help after purchase?

Yes. Riwlox offers introductions to finishing professionals, ongoing support and optional property/facility management or rental arrangements under separate agreements.

YOUR NEXT STEP

Select a unit and request your formal Offer for Sale.

Ask your lawyer to review the due-diligence pack first.

ACTUAL SITE PHOTOGRAPH · SUPPLIED 16 OCT 2026 — Terrace blocks, Zitel Golf Estate, Kukwaba



EXACT LOCATION

Google Maps pin
9°02'02.15"N
7°24'57.15"E



BOOK INSPECTION

WhatsApp 0810 023
9231
in-person or live video



**EXPRESSION OF
INTEREST**

Opens a pre-filled
WhatsApp EOI message

LOCATE

SEE

VERIFY

BUY

CALL / WHATSAPP

+234 810 023 9231

EMAIL

hello@riwlox.com

WEB

riwlox.com

OFFICE

4B Nike Lake, Maitama, Abuja

SOURCES AND PUBLICATION NOTES

Images: Google Earth images accessed 16 Oct 2026 (imagery date displayed: 18 Oct 2025); path and polygon measurements are user-drawn and for orientation only. Drone images captured 29 Sep 2026. Site photographs and comparison sheets supplied by the project team, Oct 2026. The approved-plan copy is reproduced unaltered; the reading guide is a Riwlox annotation.

Public infrastructure: Federal reporting confirms the ₦62.5bn Arterial Road N1 project linking Wuye District to Ring Road II was awarded to Arab Contractors Nigeria Limited (Voice of Nigeria, FEC approval report); September 2026 reporting indicates ongoing construction.

Inventory and terms: Unit availability is a snapshot at publication and may change. Prices, payment terms, refund and default provisions are subject to the formal Offer for Sale and signed Contract of Sale.

Verification: This handbook is not legal advice. Buyers should instruct their own lawyer and independently verify land, title and planning records through the appropriate FCT/AGIS channels. Riwlox does not guarantee appreciation, rental income or completion dates for public roads.

18