

Buyers Guide

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Okay. You've gone through the plans, photos and other documents for Oakview Estate and you've now decided to take the wise decision what do you do next?

1. Ask for a copy of the Site Layout if you have not already been given one and choose the house you want. We are available to assist you in choosing the right property.
2. Once we hear from you on your choice of property / properties, we will send your **Allocation letter** together with a **Commitment form**. At this time, a personal contact will be allocated to you who will assist you throughout this transaction.

Don't forget to pay the **Commitment amount** within 2 WEEKS of hearing from us. Don't worry, it's NOT money down the drain or some hidden charges. It is deductible from the first installment towards your house.

Payment can be made directly to our Zenith bank, Ghana account using the information on '**DiD Bank Transfer**' document. Please request for a copy if you have not been issued one already. You may also wish to discuss an alternative and more convenient method of payment with your personal contact.

3. The next step is to pay the first installment of 20% Purchase price less Commitment amount. No need to rush, you tell us when you are ready as long as it is within 6 WEEKS of signing your Commitment form.
4. Our solicitors will then prepare a Sales agreement for signatures, and you are on your way to THE STRESS FREE WAY TO PROPERTY INVESTMENT.
Below are the follow-up steps depending on your purchase route – Owner Finance OR Mortgage.

5. OWNER FINANCE

- 20% within 6 weeks of signing Commitment Form
- 30% at execution of sales agreement
- 25% on completion of roof
- 25% on handover of house

MORTGAGE

- 20% within 6 weeks of signing Commitment Form
- Offer letter from Mortgage Company willing to cover the remaining 80% before execution of sales agreement

(Note: Ghana Homes Loan will extend Mortgage facility for Oak View Development to Ghanaians and non-Ghanaians resident in Ghana and abroad. More information available on request)

- 80% on handover of house

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6. Legal, Surveyor and stamp duty fees in completing the necessary title for your property will be borne by us. The 2 main documents you will receive are as follows:
- (i) Ordinance Survey Plan (Site Plan) showing your property within the entire Estate
 - (ii) Deed of assignment duly executed by the High Court Registrar of Lands & Solicitor of the Supreme Court of Ghana

7. We will also require you to become a member of Oakview Management Company / Home Owners Association which will be charged with the continued management of the estate in collaboration with Dartwood Integral Developers. Such management tasks will include road maintenance / street lighting, gardening / horticulture, security, cleaning, waste collection, maintenance of the Estate office, gate house, underground water tank and the like. This will ensure that your property retain its attractiveness and value, not just over the first few years but over the long term, thus creating wealth for you.

Annual subscription for the first year is **\$600.00** (\$50 / month) and this is payable at the time of property handover.

8. You are also welcomed to visit Oakview Estate anytime especially after signing the Sales Agreement. Please inform us through your personal contact of your intending visit so that we can arrange a proper site tour for you.
9. That's it, well done! Congratulations on your purchase. You've just added another property to your portfolio.
Remember, relax, don't worry, our purchase process is designed to be stress-free.
Everything will work out for you just fine!