



Buyer name and address removed

Dear Sir/Ma,

OFFER LETTER OF SALES

SYTEMAP INCOME LAND™ – SYTEMAP WOMEN ESTATE, ODAGWA, ETCHE, RIVERS STATE

Dear Prospective Landowner,

We write to formally acknowledge your interest and extend this offer of sale for a plot(s) at **Sytemap Women Estate, Odagwa, Etche LGA, Rivers State**, the pioneering site of **Sytemap Income Land™**. This offer outlines the terms and conditions under which you ("the Client" or "the Buyer") are invited to purchase a plot (or multiple plots) within the estate, together with the accompanying right to participate in the annual income generated by the estate's professionally managed commercial Habanero pepper farm.

1. Property Description

Project Name: Sytemap Women Estate – Sytemap Income Land™

Location: Odagwa, Etche, Rivers State

Unit Type: Residential land with attached agricultural income participation rights

Estate Features: Gated estate, perimeter fencing, internal roads, well-planned layout, Deed of Conveyance, digital documentation, on-site commercial Habanero pepper farm

2. Offer and Consideration

You are hereby offered the opportunity to purchase plot(s) in the above-described property at the pre-launch rate of **₦5,000 per square metre**, against a full/standard market rate of **₦10,000 per square metre**. This offer is valid for **two (2) working days** from the date above. Acceptance of this offer shall be evidenced by your signed acknowledgment of this document and payment of either the full consideration or the stipulated initial deposit (20% of total plot value) set out below.

Pricing Schedule (minimum purchase: 50sqm)

Plots larger than 400sqm, or in multiples of 50sqm, shall be priced proportionately at ₦5,000/sqm during the pre-launch offer period, subject to availability.

3. Documentation & Title

Upon confirmation of full payment and completion of the onboarding process, the

Upon confirmation of full payment and completion of the onboarding process, the following documents will be issued to the Buyer:

Contract of Sale

Deed of Assignment

Certificate of Allocation

Registered Survey Plan

Sytemap Income Participation Certificate (evidencing the Buyer's Income Units – see Clause 9)

Receipts of Payments

Documentation shall be prepared and made available to the Buyer within **seven (7) working days** of confirmed full payment, in line with the Company's standard service commitment.

4. 10-Year Encumbrance Guarantee

The Company hereby warrants and guarantees that, as at the date of allocation, the plot(s) allocated to the Buyer are free from any mortgage, lien, pledge, charge, caveat, court order, prior sale, unresolved family or community claim, or other encumbrance of any nature whatsoever ("**Encumbrance**").

For a period of **ten (10) years** from the date of allocation, the Company undertakes to:

Defend, at its own cost, the Buyer's title against any third-party claim, dispute, or Encumbrance arising from circumstances that existed prior to allocation and were not disclosed to the Buyer;

Indemnify the Buyer against any direct loss suffered as a result of a valid, proven Encumbrance claim affecting the specific plot allocated; and

Where a claim is upheld and cannot be resolved in the Buyer's favour, offer the Buyer, at the Buyer's election, either (i) a replacement plot of equivalent size and value within the estate or a sister estate, or (ii) a full refund of all sums paid toward the affected plot, without deduction.

This guarantee does not extend to encumbrances arising from the Buyer's own subsequent dealings with the plot (including but not limited to the Buyer's own mortgaging, resale, or default under a separate financing arrangement entered into after allocation).

5. 100% Buyer Protection

In furtherance of the Company's commitment to transparent and secure land ownership, every purchase under this offer is covered by Sytemap's Buyer Protection framework, comprising:

Blockchain-Verified Allocation: Your allocation is recorded on an immutable, time-stamped digital ledger from the point of first payment, making duplicate or fraudulent allocation of the same plot technically impossible.

Insured & Trustee-Backed Transactions: All payments made toward this offer are processed and held in accordance with the Company's trustee and insurance arrangements, protecting the Buyer's funds through to document delivery.

Verified Title: The estate has been vetted with the relevant state land bureau prior to being offered for sale.

Guaranteed Documentation Timeline: Full legal documentation is guaranteed within seven (7) working days of full payment confirmation (Clause 3).

Named Resolution Contact: Every Buyer is assigned a named Sytemap representative for any post-sale query, dispute, or documentation concern.

10-Year Encumbrance Guarantee: As set out in Clause 4 above.

Together, these protections constitute the Company's **100% Buyer Protection** commitment to every purchaser under this offer.

6. Legal Representation

We encourage you to review this offer and all related documentation with your own independent legal counsel prior to execution. Our legal team is also available to provide clarification on the documentation and transfer process upon request.

7. Acceptance and Execution

To proceed with the purchase, kindly sign and return a copy of this letter alongside your proof of payment. This document does not, by itself, serve as a title deed but constitutes an offer of sale, to be perfected by payment and the completion of documentation as set out in Clause 3.

8. Termination Clause

Sytemap Women Estate / Sytemap Inc. reserves the right to revoke this offer if payment or engagement is not received within the stipulated offer period, or if information provided by the Client is found to be false, misleading, or incomplete.

8.1. Where payment is being made by instalment, and the Buyer defaults on scheduled payments for a continuous period of three (3) months, and all reasonable efforts by the Company to reach the Buyer have proven unsuccessful, the Company reserves the right to revoke the Buyer's access to the plot(s). In such event, and where a refund is applicable, a 40% administrative fee shall be deducted from all sums paid, in accordance with Clause 9 below.

9. Sytemap Income Land™ – Farm Income Participation

In addition to land ownership, every plot purchased under this offer carries a proportionate right to participate in the annual income generated by the estate's commercial Habanero pepper farm ("**Income Participation**"), on the following basis:

Income Units: Each 50sqm of land owned is equivalent to one (1) Income Unit.

Fractional plots (e.g. the 50sqm Starter Plot) carry a proportionate fraction of one Income Unit.

Distribution Pool: Fifty percent (50%) of the farm's net annual revenue shall be allocated to the members' distribution pool; the remaining fifty percent (50%) shall be reinvested by the Company into the expansion of the commercial farm.

Calculation: The value of each Income Unit for a given distribution year shall be calculated by dividing the total distribution pool by the total number of Income Units held by all members of the estate as at the relevant distribution date.

Payment: Each Buyer shall receive an amount equal to their held Income Units multiplied by the value per Income Unit for that year, paid within the timeframe communicated by the Company for that distribution cycle.

Timing: Income distributions are expected to commence approximately eight (8) months from the commencement of the applicable planting cycle, subject to Clause 9.6 below.

No Guarantee: The Buyer acknowledges and accepts that Income Participation is derived from a live agricultural enterprise, and that actual distributions will vary based on farm yield, prevailing market prices for Habanero pepper, operating costs, weather, and other factors outside the Company's control. No specific sum, rate of return, or minimum distribution is guaranteed under this Contract. All illustrative figures shared with the Buyer prior to this offer are estimates only and do not constitute a warranty of income.

Governance: Distribution policy shall be subject to periodic review and approval by the estate's members' governance structure, details of which shall be communicated separately to all Buyers.

Income Participation rights under this Clause shall vest upon confirmation of full payment for the relevant plot(s) and shall continue for as long as the Buyer retains ownership of the plot(s), subject to the estate's ongoing governance and distribution policy.

10. Refunds

The Company allows refund requests within the first three (3) months from the date of the initial payment (which also serves as the down payment). Buyers must submit refund requests within this three-month period.

Where a valid refund request is made within the eligible timeframe, the Company will process a refund amounting to the total payment made, less a 40% administrative fee.

Approved refunds shall be processed and paid within ninety (90) days from the date of approval.

After the three-month period has elapsed, the Buyer shall no longer be eligible for a refund, and all payments made shall be treated as non-refundable, save as otherwise provided under Clause 4 (10-Year Encumbrance Guarantee).

Buyer agrees to keep the acquired plot for at least a minimum duration of 5 years

which will be used for farming by Sytemap and returns remitted to the buyer.

11. Legal Compliance

In accordance with the Economic and Financial Crimes Commission (EFCC) regulations, the Money Laundering (Prohibition) Act, and other applicable laws aimed at the prevention of money laundering and financial crimes, the Company is required to obtain, verify, and retain certain information about all clients.

These measures are implemented to ensure full regulatory compliance and to maintain the integrity and transparency of all transactions conducted through Sytemap.

12. Governing Law

This offer and any Contract of Sale arising from it shall be governed by and construed in accordance with the laws of the Federal Republic of Nigeria. Any dispute arising from this offer shall, in the first instance, be referred to good-faith negotiation between the parties, failing which either party may pursue resolution through the courts of competent jurisdiction in Nigeria.

Thank you for choosing to grow your real estate and agricultural portfolio with Sytemap. We believe this initiative will empower more women to build lasting wealth and shared ownership — of land, and of what it produces.

**Payment summary and payment details
are issued with your personal offer**

personal offer

Personal details removed

Kindly Note:

- The account number provided expires in 48 hours and would no longer be valid for this payment after 48hrs, EXCEPT THE REQUIRED PAYMENT IS MADE, which includes Outright OR Downpayment, DO NOT MAKE ATTEMPT TO PAY AFTER 48 HOURS.
- This contract is ONLY VALID for 48hrs, You are to DOWNLOAD, READ, SIGN AND FORWARD to this EMAIL Hello@houseafrica.io AFTER MAKING PAYMENT.
- After Payment For Outright/Installment payment plan, the payment details will be saved on your profile for subsequent payments.
- Your payment will be confirmed automatically and your Plot/Unit will be allocated instantly which you can access your dashboard with the login information you already provided
- Use this URL (website link) to login to your Account <https://buy.sytemap.com>

Personal details removed