

I covenant and warrant that the bank shall have power to set-off my indebtedness under this loan agreement from all such monies and funds standing to my credit/benefit in any and such accounts or from any other financial assets belonging to me and in the custody of any such bank.

I ABDULLAH LAWAN with BVN 22191966398

and NIN 14053318009 hereby undertake that in case of any incapacitation or sudden demise in the course of the loan, Jigawa Savings & Loans LTD is permitted to offset our outstanding loan balances from the sale of our property used as collateral for this loan.



11/06/2025

Borrower's Signature/Date

I HAVE READ AND UNDERSTOOD THE CONTENT OF THIS OFFER LETTER AND HEREBY AGREED/CONSENT TO SAME.

If the foregoing terms and conditions are acceptable to you, please indicate your acceptance by signing the attached duplicate copy of this letter and return to us failing which the offer shall lapse without any liability or commitment on the part of JSLL.

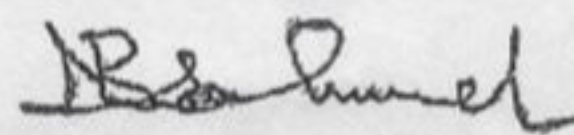
Yours faithfully

For: JIGAWA SAVINGS & LOANS LTD.



Ahmed Musa Frouk

Head Of Mortgages.




Babandi Isah Gumel

Managing Director/CEO

UNDERTAKING:


I ABDULLAH LAWAN hereby undertake and consent to the monthly deductions of the monthly repayment from my current account until the loan is fully repaid throughout the duration of the Mortgage and hereby confirm that I have read and understood all the terms and conditions of this offer.

Signature: 

Date: 11/06/2025

OFFER ACCEPTED BY:

Name: ABDULLAH LAWAN

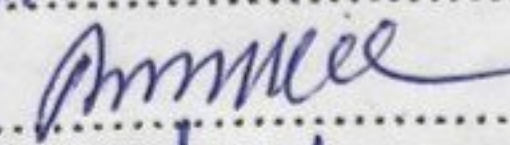
Signature: 

Date: 11/06/2025

Mobile Number: 08035589309

In the Presence of:

Name: ISA

Signature: 

Date: 11/06/2025

Mobile Number: 08084942244