BENUE STATE OF NIGERIA Land Use Act, CAP L5 Laws of the Federation Nigeria 2004 CERTIFICATE OF OCCUPANCY NO: 03011-v0d55-ne820-u0d55-ne229-rw923 FILE NO:KGL 10102

THIS IS TO CERTIFY THAT Mrs Omolara Joseph Balogun

whose address is Plot 06 Ichankle road, Markudi, Nigeria.

(herein after called the holder(s), which term shall include any person(s) listed in title), is hereby granted a right of occupancy in and over the land described in Schedule A printed hereto, for a term of 99 years commencing from the day of 04/09/2010 according to the true intent and meaning of the Land Use Act 2004 and subject to the provisions thereof and to the following special terms and conditions:

- 1 To pay in advance without demand to the Governor of Benue State (herein after referred to as the Governor) or any other officer appointed by the Governor:
 - 1.1 he annual ground rent of ₩ 5,273 from the first day of January of each year; or
 - 1.2 such revised ground rent as the Governor may from time to time prescribe; and
 - 1.3 such penal rent as the Governor may from time to time impose.
- 2 To pay and discharge all land use charges, rates (including utilities), assessments and impositions, whatsoever which shall at any time be charged or imposed on the said land or any part thereof or any building thereon, or upon the occupier or occupiers thereof.
- 3 In the case of a vacant plot of land, within 36 months from the date of the commencement of the right of occupancy to erect and complete on the said land building(s) or other works specified in related plans approved or to be approved by the Benue State Bureau Of Physical Planning or any other Agency empowered to do so.
- 4 In the case of a plot of land with existing structures please note that the right of occupancy does not convey building plan approval. It is the responsibility of the holder of the right of occupancy to obtain building plan approval for existing structures from Bureau Of Physical Planning or any other agency empowered to do so.
- 5 To maintain in good and substantial repair to the satisfaction of the Bureau Of Physical Planning or any other officer appointed by the Governor all buildings on the said land and appurtenances thereto, and to do other works, properly maintained in clean and sanitary condition all of the land and surroundings of the building.
- Not to erect or build or permit to be erected or built on the land, buildings other than those permitted to be erected by virtue of this Certificate of Occupancy and Building Plan Approval by Bureau Of Physical Planning nor to make or permit to be made any addition or alteration to the said buildings already erected on the land except in accordance with the plans and specifications approved by the Governor and or Bureau Of Physical Planning or any officer authorised by him on his behalf.
- 7 The Governor or any public officer duly authorised by the Governor on his behalf shall have the power to enter upon and inspect the land comprised in any Statutory Right of Occupancy or any improvements effected thereon at any reasonable hour during the day, and the occupier shall permit and give free access to the Governor or any such officer to enter and so inspect.
- 8 Not to alienate the right of occupancy hereby granted or any part thereof by sale, assignment, mortgage, transfer of possession, sublease or bequest, or otherwise howsoever without the prior consent of the Governor.
- 9 To use the said land only for Commercial (Office)
- 10 Not to contravene any of the provisions of the Land Use Act, CAP L5 Laws of the Federation Nigeria 2004, and to conform and comply with all rules and regulations issued by the Governor and/or published from time to time by the Benue State Geographic Information Service (BENGIS).
- 11 Upon the expiration of the said term to deliver up to the Governor in good and tenable state to the satisfaction of the Bureau Of Physical Planning the said land and the building(s) thereon.
- 12 For the purpose of the rent to be paid under this Certificate of Occupancy:
 - 12.1 The Governor may, at his discretion, revise the rent and fix the sum which shall be payable. If the Governor shall so revise the rent, he shall cause a notice to be sent to the holder/holders and the rent so fixed or revised shall commence to be payable one calendar month from the date of the publication of such notice in the Gazette;
 - 12.2 If any rent for the time being payable in respect of the land or any part thereof shall be in arrears for the period of three months whether the same shall or shall not have been legally demanded or if the holder/holders become bankrupt or make a composition with creditors or enter into liquidation, whether compulsorily or voluntarily, or if there shall be any breach or non-observance of any of the occupier's covenants or agreements herein contained, then, and in any of the said cases, it shall be lawful for the Governor at any time thereafter to hold and enjoy the same as if the right of occupancy had not been granted but without prejudice to any Right of Action or remedy of the Governor for any antecedent breach of covenant by the holder/holders.

	Dated thisday of Giv en under my hand the day, month and year above written	
This instrument is registered as No. 59 at Page 2 in Volume 1 of the Certificate of Occupancy Digital Register in the BENGIS Registry Office of Benue State at ten o'clock in the morning of this day of	HON. CHINEDU AYODELE MOHAMMED Honourable Commissioner for Lands, Housing and Survey, Benue State of Nigeria	
Deed Registrar		