



**MEGAMOUND**

INVESTMENT LTD

# BUYER COST PLANNING GUIDE

A Practical Checklist for Understanding  
the True Cost of Any Property in Nigeria.

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## HOW TO USE THIS GUIDE

- This is not a document to rush through.
- Use it before you commit to a deposit or contract.
- Answer only what you can verify.
- Leave blanks where clarity is missing.

## THE TOTAL COST FRAMEWORK

Every property has five cost layers.

If you can't estimate all five, you don't yet know the real cost.

1. Purchase Price
2. Ownership & Documentation
3. Infrastructure Cost
4. Ongoing Obligations (Service Charges)
5. Time Cost

## SECTION A – PURCHASE PRICE (THE BASELINE)

- What is the agreed purchase price?
- What payment schedule applies (outright payment / instalments)?
- What penalties apply if payments are delayed?
- Are there any conditional price changes tied to timelines?

**Note: Price is only the starting point. Do not proceed without Sections B–E**

## SECTION B – OWNERSHIP & DOCUMENTATION

- What documents will confirm my ownership after payment?
- What documentation still needs to be perfected?
- Who is responsible for perfecting the document (You or The Seller)?
- What is the expected timeline for completion of documentation?
- What happens if this process is delayed?
- Are there any encumbrances or restrictions tied to the title or location?

**If you cannot clearly explain your ownership position to a third party, pause and re-examine.**

## SECTION C – INFRASTRUCTURE COST

- What infrastructure is included in the purchase price?
- What infrastructure is excluded?
- Are future infrastructure contributions defined or open-ended?
- Is the scope of work clearly stated (roads, drainage, power, water)?
- What happens if infrastructure costs exceed estimates?
- Who bears that risk?

Undefined infrastructure costs are risks.

## SECTION D – SERVICE CHARGE AND ESTATE GOVERNANCE

- Is there a service charge?
- What services does it cover?
- How is the charge calculated and reviewed?
- Who manages the estate after handover?
- What governance structure exists for oversight?
- What happens if service quality declines?

## SECTION E - TIME COSTS

- What is required before the property is usable (fit-out, power, appliances)?
- What costs arise between handover and actual use?
- What delays would significantly affect my finances?
- What rental or personal-use timeframes am I assuming?
- What happens if delivery shifts by 3–6 months?



# RED FLAGS AND NORMAL SIGNALS

## NORMAL SIGNALS

- Clear documentation pathway
- Defined infrastructure scope
- Transparent service schedule
- Stated delivery assumptions

## RED FLAGS

- Vague “development levies”
- Charges without scope or governance
- Shifting numbers after reservation or Transaction close
- “We’ll clarify later” responses

## COMPARISON WORKSHEET

*Use this to compare offers properly.*

<b>Category</b>	<b>Property A</b>	<b>Property B</b>
Purchase Price		
Documentation Clarity		
Ongoing Costs (Service Charges)		
Activation/Usability Costs		
Infrastructure Scope		
Timeline risks		

**If one option feels cheaper but harder to explain, pay attention.**

## READINESS TEST (Answer Honestly)

- I understand what I'm paying now, later, and ongoing
- I understand the risks I'm accepting
- I could explain this purchase clearly to someone else

### Score:

- 3/3 → Ready to proceed
- 2/3 → Clarify before committing
- 0-1/3 → Pause

Rushing rarely reduces risk. Clarity does.

Many buyers find that 2-3 questions in this guide are difficult to answer without support.

If you want clarity on any part of a property's cost structure, speaking to professionals who can walk through it objectively can make the difference between confidence and regret. You can reach our team at:

**+234 810 711 9976**

**[info@megamound.com](mailto:info@megamound.com)**

If this guide was shared with you and you'd like to receive our future market briefings, property audits, and exclusive Megamound project updates directly, Click [Here](#) to Join Our Private Investor List

