

## CHAPTER ONE

### INTRODUCTION

#### 1.1 Background of the Study

We are in the era of a digitized globe and the relevance of Information and Communication Technology (ICT) to virtually all areas of human endeavour cannot be overemphasized. But there is a gross digital divide between developed economies and developing economies. One area of interest for the purposes of this study is property valuation.

The researcher believes that every valuation should be Specific, Measurable, Achievable, Realistic and Time-bound (S.M.A.R.T.). It has been observed that it takes quite a lot of time to carry out professional real estate valuation in practice due to difficulty in obtaining relevant property market data or the dearth of it. This causes undue delays in executing especially time-bound jobs, more so now that information and communication technology has made things faster and easier. The aforementioned difficulty has also made many a Valuer to carry out property valuation using unreliable and unprofessional sources of market information with the belief that nobody will wake up someday to question the standard of work done. They will fail the S.M.A.R.T. Test especially with respect to reliability and Time.

However, it is believed that, through the use of database technology (e.g. Microsoft Access, My Structured Query Language—MySQL, etc), property valuation can be speedily or effectively carried out without compromising professional standards and best practices. One may not appreciate the use and relevance of this technology until one sees the difficulty involved in executing a valuation especially at locations which one is not familiar with. The database, which is online in nature, will contain property market data on values, location characteristics, property type, use (or zoning), neighbourhood characteristics, age, structural details, rental evidence, comprehensive pictorial views etc., without necessarily mentioning the name of the client who owns the property or disclosing the identity of parties in a contract or deal. Because the database is online, it can be accessed by authorized users from any location in the world.

By definition, a database is an organized collection of data. The data are typically organized to model aspects of reality in a way that supports processes requiring information. Database Management Systems (DBMS's) are specially designed software applications that interact with the user, other applications, and the database itself to capture and analyze data. A general-purpose DBMS is a software system designed to allow the definition, creation, querying, update, and administration of databases. Database management systems are often classified according to the database model that they support; the most popular database systems since the 1980s have all supported the relational model as represented by the SQL (Structured Query Language). Formally, "database" refers to the data themselves and supporting data structures. Databases are created to operate large quantities of information by inputting, storing, retrieving and managing that information. Databases are set up so that one set of software programs provides all users with access to all the data.

A "Database Management System" is a suite of computer software providing the interface between users and a database or databases. Because they are so closely related, the term "database" when used casually often refers to both a DBMS and the data it manipulates.

Outside the world of professional information technology, the term *database* is sometimes used casually to refer to any collection of data (perhaps a spreadsheet, maybe even a card index). (Ullman, 1997). This research is concerned only with databases where the size and usage requirements necessitate use of a database management system. Indeed, the objective of this research falls in line with Ullman's view because the Estate Surveyors and Valuers need enough dosage of information in valuation practice and this fact necessitates the use of softwares which enables the interaction of users and the database that such softwares support. Property Valuation is a complex issue which requires an in-depth knowledge of the subject property, its nature, comparables, trends, neighbourhood characteristics, risk, return and a general understanding of the local, national, regional and international economies, etc.

(Ifediora, 1993, Richmond, 1994; Olusegun, 2008). With the current trend of *jet speed* business environment, it becomes important for the kind of database discussed here to be in place.

Most databases cater for different groups of interactions. This view is emphasized by Tsitchizris and Lochovsky (1982) to include data definition which involves defining new data structures for a database, removing data structures from the database and modifying the structure of existing data; update – inserting, modifying, and deleting data; retrieval – obtaining information either for end-user queries and reports or for processing by applications; and administration – registering and monitoring users, enforcing data security, monitoring performance, maintaining data integrity, dealing with concurrency control, and recovering information if the system fails.

There are many kinds of database systems (hypermedia, external, end-user, analytical, data warehouse, distributed databases) but the relational database is more relevant to this study. According to Kakulu (2003), Relational Database Management System is usually the best for most applications. She gives examples of relational DBMS to include: Dbase, Microsoft Access, Oracle, Fox Pro, Paradox, Sybase, Interbase and Microsoft SQL server. Amongst the aforementioned databases, however, the Microsoft SQL is appropriate for the study because of its compatibility with WordPress Application and capacity to hold large volumes of data.

## **1.2 Statement of the Problem**

It has been observed that it takes quite a lot of time to carry out professional real estate valuation practice in Anambra State due to dearth of relevant property market data. This causes undue delays in execution of valuation jobs. This should not be the case considering that information and communication technology has made things faster and easier. This has also made many a valuer to carry out property valuation in the study area using unreliable and unprofessional sources of market information with the belief that nobody will question the standard of work done. This portrays the need to develop a database for efficient property valuation in Anambra State, hence the study.

Anambra State has a lot of economic activities with many establishments in it. This results in the ownership of assets by individuals and establishments. From time to time, all of such establishments want to know the monetary worth of their fixed assets, especially for book-keeping, credit facilities and other reasons. Again, there is need for them to have a reliable knowledge of the value of their property.

But it takes a consultant estate surveyor and valuer to determine such values. But one major challenge which affects many professionals in the real estate sub-sector in the area is poor access to relevant information which should facilitate accurate cost and value opinions.

Again, accessibility to property market data in the area such as cost of construction, rental and sales data, depreciation rates, yields, etc in valuation practice is a typical problem and there is, therefore, an urgent need to develop a valuation-inclined database for easy access to such data. This will ensure speed and more reliable value opinions. Many estate surveyors and valuers do rely on their colleagues' opinions of values to conclude a valuation exercise. It is a very risky trend for instance to ask a fellow estate surveyor and valuer to tell one of the unit construction rate he used for certain class of property and at a particular time. Who bears the risk of wrong or faulty root of information? That is why a pool of market data is needed as a basis for quality decision making. Most of the time calls are made; text messages are sent, and so on. Such methods are not reliable because most frequently the sender of the information may be doing an academic guess or repeating figures which may also be wrong. The risk of having an unreliable data is increased where the professional carrying out the valuation is not familiar with the subject location. The kind of database muted here is not one based on mere transportation of information or "copy-and-paste" exercise but gathered from the field. However, apart from the need for a database, emphasis must be laid on speed and reliability which brings to bare the computerization of property market data gathered from the field.

Many valuation jobs are secured and executed in Anambra State especially in Onitsha, Awka and Nnewi. Most valuation briefs come from lending institutions like banks. It is very risky to carryout property valuations without much information about relevant property market data from market surveys. Such risks are manifest in terms of undervaluation and overvaluation of subject properties. Some valuations may end up in court of law due to gross disparity between the value opinion in the report and the value at time of sale or purchase. Intuition is another risk. For instance, a valuer carries out the valuation of a property for a bank in favour of a mortgagor and because he does not have the current construction cost or yield, assumes some figures for capitalization. The value he

arrives at may not be reliable because there is no adequate data for comparison. A professional estate surveyor and valuer may not know the implications of not having enough market data until such a time when the subject property becomes a subject matter in dispute or litigation. Again the yield used in practice many a time is based on the theory learnt in school. The unit construction cost is not left out. A valuation-inclined database will equip the valuer with a framework that will facilitate reliable value opinions.

From the foregoing, the same problem seen on ground was also evident. This is because some authors wrote only on database application to property valuation in terms of displaying property market data (e.g. constructional details, rent passing, sale/purchase values, yield, etc) to professional estate surveyors and valuers who want to rely on such data to complete a valuation. However, no work has been done to develop an online customized database to ensure efficiency and easy access to relevant market data for property valuation.

### **1.3 Aim and Objectives of the Study**

The aim of this study is to develop an online customized database to ensure efficiency and easy access to relevant market data for property valuation.

The objectives of the study include the following:

- i. To determine the problems/challenges encountered by practicing Valuers with respect to accessing property market data within the study area
- ii. To provide a digital framework for carrying out valuation with ease and speed.
- iii. To develop a property market databank of construction costs per square metre, rental and sales evidence and yields for practicing Valuers
- iv. To make the database accessible in the study area.

### **1.4 Research Questions**

This study will address the following questions:

- i. What are the causes of inaccessibility to property market data?
- ii. What methods do practicing Valuers adopt where there is inaccessibility to property market data?

- iii. In what ways can databank of construction costs, yields and sale/rental evidence be gathered in the field?
- iv. What is the level of the mean responses of the years of experience for Estate Surveyors and Valuers in Anambra State?

### **1.5 Hypotheses**

The following hypotheses will be tested in the course of this dissertation:

- Ho<sub>1</sub>: Lack of speedy access to property market data is not caused by absence of databank information
- Ho<sub>2</sub>: Estate Surveyors and Valuers do not resort to intuition in gathering relevant property market information.
- Ho<sub>3</sub>: Estate Surveyors and Valuers in Anambra State do not need database systems in which to store and retrieve property market data
- Ho<sub>4</sub>: There are significant differences in the mean responses of Estate Surveyors and Valuers in Anambra State in their years of experiences.

### **1.6 Significance of the Study**

By the time this study is completed, the following would have been achieved:

- i. The database will reduce the time users would have spent accessing data through analogue means.
- ii. When the database is commercialized, it will create employment for young surveyors to be field officers. Their duty will be to periodically obtain data from field, which will be used to update the database.
- iii. Income-generating capacity (IGC): target end users are professional estate valuers, agency surveyors and allied professionals in the real estate sub-sector. Since the database will be customized for professional reasons, access to it will cost some money. This means a lot of revenue to the administrators of the database.
- iv. It will also ensure accuracy and reliability of data for valuations. The database will enhance objectivity and reduce subjectivity. The banking and financial sub-sectors that depend on valuations will benefit a lot because litigations that arise as a result of questionable value opinions will be reduced to a minimum.

## **1.7 Scope of the Study**

This study developed a database for efficient property valuation in Anambra State, Nigeria. Property valuation includes residential, commercial, industrial, agricultural and specialized properties. However, the study covers only selected residential and commercial properties in three major cities of Anambra State namely Awka, Onitsha and Nnewi. The majority of properties shown on the database are obtained from the metropolis in the three major cities mentioned here. The rationale for limiting it to the three cities is not far-fetched. First most valuation activities are carried out there. Second, the researcher is taking those cities as a pioneer study which when successful can be extended to other parts of Anambra State and indeed other states in Nigeria. This does not include a detailed analysis of yield. That can be an area for further studies and inclusion in the database.

## **1.8 Limitations of the Study**

The following limitations were encountered in the course of this study:

- i. Non-availability of a digitized map for Nnewi
- ii. At the time of the field work, it was not possible to cover all streets in Onitsha, Awka and Nnewi due to the huge financial resources required for such a wide coverage. However, this will not negatively impact on the objectives of the study because a considerable number of streets are covered.

## **1.9 The Study Area**

The study area is Anambra State but specifically the major cities where enough market value data can be generated viz. Onitsha, Awka and Nnewi. Digitized study area maps have been attached to this research as Appendix. To have a proper understanding of the practicability of this study, there is need to showcase the study area under the sub-topics of history, settlement, geography, education, lifestyle, economy, political affiliations, urbanization and property market activities.

### **1.9.1 Onitsha**

- i. **Founding and Settlement**

Onitsha facing its sister town, Asaba, on the western bank of the River Niger is an economic hub strategically located on the eastern bank of the river across the Niger Bridge, in Nigeria's Anambra State.

A metropolitan city, Onitsha, is known for her river port and as an economic nerve for commerce, industry, and education.

By 2002, Onitsha town had an estimated metropolitan resident population of more than a million people from different nationalities. However, the indigenous people of Onitsha are Igbo and speak the Igbo language. The Onitsha people like to be referred to as *Ndi Onicha*.

Onitsha *Mmili* was known as *Ado N'Idu* by migrants who departed from the vicinity of the Kingdom of Benin near the far western portion of Igboland (near what is now Agbor), after a violent dispute with the Oba of Benin that can be tentatively dated to the early 1500s. Traveling eastward through what is now Western Igboland (and various towns also called "Onitsha", for example Onicha-Ugbo, "farmland-Onitsha". Folklore has it that, Onitsha was founded by one of the sons of Chima, the founder of Issele-Uku kingdom in western Igboland. Chima, a prince of the ancient Benin kingdom emigrated, settled and founded now known as Issele-Uku in Aniocha North Local Government Area. The eldest son of Chima eventually emigrated across the Niger River to establish the Onitsha community.

After their arrival on the east bank (*Onicha-mmili*, "Onitsha-on-water"), the community gradually became a unitary kingdom, evolving from a loosely organized group of royal villages to encompass non-royal villages comprising Igala settlers, and the native Igbo's to form a more centralized entity.

Some theories on the word *Onicha* point to the meanings "despiser" or "arrogant"; apparently the people of Onitsha were prone to "look down" upon the people of the towns adjacent to them. 'Onicha' may be a contraction of either *Oniṣiḷi-ncha*, meaning 'too headstrong to be disciplined'; *Onyiṣiḷi-ncha*, 'too headstrong for everyone' or '*Ani-Ocha*', 'the fair or white land'.

Some claim that 'Onicha' is a contraction of Igbo and Edo words, and perhaps from the word 'Orisha'. Therefore, as a matter of verifiable fact, there are as well other communities east of the Niger River known as Onicha with differing appendages. The communities are as follows: *Onicha Uburu* (in Ebonyi state),



*Onicha Uboma* (in Imo state), *Onicha Agu* (in Enugu state), *Onicha Nwenkwo* (in Imo State), *Onicha Ngwa* (in Abia State), *Onicha Amagunze* (in Enugu State) etc.

## **ii. Modern History**

Onitsha slowly grew to become an important trading port for the Royal Niger Company in the mid-1850s following the abolition of slavery and with the development of the steam engine when Europeans were able to move into the hinterland.

Trade in palm kernels and palm oil on the coast of Bight of Biafra now increased and other cash crops also boomed around this river port in the 19th century.

In 1857 British palm oil traders established a permanent station in the city with Christian missionaries joining them headed by the liberated African bishop Samuel Ajayi Crowther (a Yoruba recaptive) and Reverend John Taylor (an Igbo Recaptive).

In 1900 Onitsha became part of a British protectorate. The British colonial government and Christian missionaries penetrated most of Igboland to set up their administration, schools and churches through the river port at Onitsha.

More immigrants from the hinterland of Igbo land were drawn to the emerging boom town as did the British traders who settled there in Onitsha, and coordinated the palm oil and cash crops trade.

In 1965, the Niger River Bridge was built across the Niger River to replace the ferry crossing. This has helped to grow trade routes with western Nigeria and created significant economic linkages between Onitsha and Benin City and Lagos particularly.

For Onitsha the Nigerian-Biafran war brought devastation as the city was a major theatre of war for forces entering Biafra from the western front. The subsequent oil boom years of the 1970s and early 1980s witnessed a huge influx of immigrants into the city. The result has been hastily constructed and haphazard building which has created a huge number of slums.

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### **iii. People and Culture**

Traditional Onitsha consists of nine villages, otherwise known as Ebo Itenani. These are descendants of the progenitor Umuezechima comprising Isiokwe, Olosi, Umuezeoroli, Okebunabo, Obikporo and Ogbeotu which claim origin from Igala in Kogi state, Awada (Ogbeozoma), Obamkpa comprising Umuasele, Iyiwu and Odoje Ndugbe and Odumegwu Gbuagu, Ubulu na Ikem, Ulutu, Ubene, Ogboli Eke, Obior and Ogbeotu. Within these groupings there are six administrative wards namely Okebunabo, Umuezeoroli, Ogbeolu, Isiokwe-Ogboli Olosi, Obamkpa and Eke-Ubene.

Onitsha operates a traditional government headed by the *Obi*, the titular head of the town who is assisted by *Ndi Ichie*, titled red cap elders or chiefs. Among these are *Ndi Ichie Ume*, who are the First Class Chiefs. The *Ndi Ichie* are classified into six, namely: *Onowu Iyasele, Ajie Ukadiugwu, Odu Osodi, Onya Ozoma, Ogene Onira and Owelle Osowa*, with *Onowu Iyasele* as the traditional Prime Minister. There are also other *Ndi Ichie*, who are ranked second class, known as *Ndi Okwa* and third class, known as *Ndi Ichie Okwareze*. The *Ndi Ichie* serve as Council of Advisers to the *Obi* who solicits their advice in major decisions he takes in the Kingdom. When the ruling *Obi* joins his ancestors, the *Onowu Iyasele* takes charge until a new *Obi* is enthroned.

Once a year in October, the kingdom of Onitsha holds the *Ofala* Festival which coincides with the traditional New Yam festival held in many parts of Igboland. It is a way for the people of Onitsha to keep their culture alive and it has become a major event that draws visitors from far and wide to the city.

### **iv. Geography**

Onitsha lies at a major east-west crossing point of the Niger River, and occupies the northernmost point of the river regularly navigable by large vessels. These factors have historically made Onitsha a major center for trade between the coastal regions and the north, as well as between eastern and western Nigeria. Onitsha possesses one of the very few road bridge crossings of the mile-wide Niger River and plans are in place to add a second bridge near it.

Today, Onitsha is a textbook example of the perils of urbanization without planning or public services.

#### **v. Urbanization**

Onitsha has played a creative role in the transformation to urban life in Eastern Nigeria famous as the setting for Onitsha Market Literature as one of the hubs for the financing and distribution of Nollywood films.

However infrastructure has not kept pace with urbanization and haphazard building practices without zoning regulations has left in its wake a chaotic and congested city rife with lawlessness.

However, as Onitsha has been a symbol of urban blight, it is also becoming a poster child of modern-day urban renewal.

Significant efforts have been made by the Government of Anambra State to clean up the city and improve security. The transformation of the formerly lawless Upper Iweka business district and expansion and fixing of the collapsed federal expressway through Onitsha highlights the success of the administrations of both Governor Peter Obi and Willie Obiano

Today, Onitsha has grown into a modern-day urban city in Anambra State with a population more than a million.

In recent times with its expansion into neighboring communities the Onitsha people have been involved in disputes over land ownership in the surrounding area with the people of Obosi and Nkwelle ezunka.

Fegge, Woliwo, Odoakpu, Awada and 3-3 are Onitsha metropolitan areas being disputed by the communities of Obosi and Nkwelle Ezunanka respectively.

The City should have developed more than it is presently but it has not due to migration of less desirable persons from the hinterland of many towns in the country. The city is still faced with numerous environmental problems such as pollution and uncontrolled development.

#### **vi. Economy**

As a city lying strategically at the bridge between Eastern Nigeria and Western Nigeria, and between the densely settled Igbo hinterland and the oil-rich creeks

of the Niger Delta, Onitsha is strategically positioned as a regional hub for trade and logistics in Eastern Nigeria.

As the Nigerian economy expanded, so too Onitsha played a central role in the trade and distribution of manufactured goods from Lagos and food produce from various northern towns to buyers from all over Eastern Nigeria and across the West African region.

Consequently, Onitsha has grown to become one of Nigeria's most significant market towns and its Main Market, one of the largest markets in West Africa a center point where billions of naira are transacted every day.

Onitsha's role as a strategic gateway for trade and commerce continues to expand and deepen and the Anambra State government has made a conscious effort to encourage industrialization over the past few years through infrastructure renewal and directed investment.

In 2012 the state government through a joint venture attracted SAB Miller to invest in a brewery Onitsha Brewery which started production in August 2012. It was the first large-scale investment in Onitsha since Premier breweries, makers of the Premier Beer established in production in Onitsha in the early part of 1980's. In January it was announced that upgrades to the value of \$110 million would triple the output of beer and malt drinks.

Other factories have sprung up in the popular Harbor Industrial Layout including Orange Drugs a soap-making factory, Krisoral a bottle cap manufacturing company, PZ Cussons.

The Nigerian federal government initiative to expand transportation on Inland waterways is expected to benefit Onitsha. Already a small port has been constructed on the Banks of the River Niger.

#### **vii. Religion and politics**

The Cathedral Basilica of the Most Holy Trinity is the seat of the Roman Catholic Archdiocese of Onitsha. The Church Of Nigeria Anglican Communion Anglican church has All Saints' cathedral the Headquarters of Diocese on the Niger with Rt. Rev Owen Chiedozie Nwokolo the Bishop On the Niger in the city. The Anglican was the first missionary in Onitsha in 1857. Later came the Catholics in 1884. It is the residence of the traditional

ruler of Onitsha, the Obi of Onitsha. There is also a teacher training college for women and a famous lepercolony.

Islam is practiced in the city by people from the Northern and Western Nigeria. In February 2006, armed militants killed at least 24 ethnic Hausa Fulani (Muslims) and burned a few Muslim sites including two mosques. The riots were in response to riots by Muslims in the city of Maiduguri days earlier, where at least 18 Christians were killed, sparked by the cartoon controversy in Denmark.

#### **viii. Property Market Activities in Onitsha**

As the commercial nerve center of the southeast, there are unprecedented property market activities in Onitsha by professionals and non-professionals in the building industry. The presence of leading financial institutions and multinational companies has given a booster to the value of properties. There is also an increase in the rate of property development especially private sector-driven ones. The business of marketing completed developments (i.e. agency) is also typical of the city. Unfortunately, track records of these activities are not readily available. There is equally no database of transactions that go on in Onitsha property market which can help estate surveyors and valuers in property valuation.

### **1.10 Awka**

Awka is the capital of Anambra State, Nigeria with an estimated population of 301,657 as of 2006 Nigerian census. The city is located about 400 miles east of Lagos in the centre of the densely populated Igbo heartland in southeastern Nigeria.

The West-East Federal highway links Lagos, Benin City, Asaba, Onitsha, and Enugu to Awka and several local roads link it to other important towns such as Ekwulobia, Agulu, Enugwu-Ukwu, Abagana and Nnewi.

Strategically, Awka is located midway between two major cities in Northern Igboland, Onitsha and Enugu which has informed its choice as an administrative center for the colonial authorities and today as a base for the Anambra State government.

#### **i. History**

According to Egbokhare and Oyetade (2002), Awka is one of the oldest settlements in Igboland established at the centre of the *Nri* civilization which produced the earliest documented bronze works in Sub-Saharan Africa around 800 AD and was the cradle of Igbo civilization. The earliest settlers of Awka were the *Ifiteana* people which translate into people who sprouted from the earth. They were farmers, hunters, and skilled iron workers who lived on the banks of the *Ogwugwu* stream in what is now known as Nkwelle ward of Awka.

In ancient times, Awka was populated by elephants with a section of the town named *Ama-enyi* (haunt of elephants) and a pond *Iyi-Enyi* where the elephants used to gather to drink. The elephants were hunted for their prized ivory tusks (*okike*) which was kept as a symbol to the god *okanube* in every Awka home with hunting medicine stored in the hollow of the tusk.

Over time, the town become famous for metal working of a high level and its blacksmiths were prized throughout the region for making farming implements, dane guns and ceremonial items such as *Oji* (staff of mystical power) and *Ngwuagilija* (staff of *Ozo* men).

In pre-colonial days Awka also became famous as the home of the Agbala Oracle a deity that was said to be a daughter of the great Long Juju shrine of Arochukwu. The Agbala Oracle (which Chinua Achebe drew on for inspiration in his book *Things Fall Apart*) was consulted to resolve disputes far and wide until it was finally destroyed by colonial authorities in the early part of the 20th century.

Before the inception of British rule, Awka was governed by titled men known as *Ozo* and *Ndichie* who were accomplished individuals in the community. They held general meetings or *Izu* Awka either at the residence of the oldest man (*Otochal Awka*) or at a place designated by him. He was the *Nne Uzu* or master blacksmith, whether he knew the trade or not, for the only master known to Awka people was the master craftsman, the *Nne Uzu*.

In modern times Awka has adapted to the republican system and is currently divided into two local government areas, Awka North and Awka South with local representatives. However, it still preserves traditional systems of governance with the respected *Ozo* titled men often consulted for village and

community issues and a paramount cultural representative, the *Eze Uzu* who is elected by all *Ozo* titled men by rotation amongst different villages to represent the city at state functions. The current Eze Uzu of the city selected since 1999 is Gibson Nwosu one of the first recruits for the Nigerian Air force and a former head of Air Traffic Operations for the Biafra Air Force, the Lusaka International Airport and the Zambian Air Service Training Institute (ZASTI).

Awka should not be confused with Awka-Etiti which is a town in Idemili South local government area that is often mistaken for the main capital. Today, Awka is the capital of Anambra state of Nigeria. (Britannica, 2007)

## ii. People

Awka comprises seven Igbo groups sharing common blood lineage divided into two sections. *Ifite* Section, the senior section, comprises four groups, Ayom-na-Okpala, Nkwelle, Amachalla, and Ifite-Oka followed by Ezinato Section, which consists of three groups, Amikwo, Ezi-Oka and Agulu. Each of these groups has a number of villages. All together, Awka comprises 33 villages.

Awka people today as in traditional times are well travelled. In ancient times demand for their skills as blacksmiths had Awka people travelling throughout Nigeria making farming implements, household tools and guns. Each village had clearly defined trade routes. For example, people from Umuogbu village plied their trade in Benin and in the Urhobo and Itsekiri areas, Umubele were stationed in the Igala areas in modern-day Kogi state, Umuike and Umuonaga in present-day Abia and Rivers State, Umuenechi in the Kwale and Isoko area of Delta state, and Umudiana, Okperi, Ugwuogige stationed in Calabar area of today's Cross Rivers state.

The people of Umudioka and Ezioka wards specialized in carving of wood, and ivory and arts designs including elegantly carved tools, door shutters and door panels, chairs, vessels for presentation of kola nuts, and idols. The ivory carvers produced elegant designs on *odu okike* (ivory trumpet) for *ozo* titled men and other items as part of the paraphernalia for titled men.

Today, Awka people can be found all across the globe many working as skilled professionals in a wide range of fields. As a result, there is a large Awka diaspora located primarily in the UK and in the United States. There, they have formed social clubs like Awka Union USA and Canada, Awka Town Social

Community UK and Ireland and other community associations. These associations have been a way for people to enjoy their culture as well as to engage in community self-help projects.

It is important to know the various villages in which properties are situated. The groups and villages are shown thus:

<b>Group</b>	<b>Villages</b>
<b>Ayom-na-Okpala</b>	Umuayom, Umunnoke, Umuoramma and Umuokpu.
<b>Nkwelle</b>	Achallaoji, Umunamoke, Agbana, Umudiaba
<b>Amachalla</b>	Amachalla, Amudo, Umuzocha
<b>Ifite-Oka</b>	Enu-Ifite, Ezinato-Ifite, Agbana-Ifite
<b>Amikwo</b>	Umudiana, Okperi, Igweogige, Isiagu, Obunagu
<b>Ezi-Oka</b>	Omuko, Umueri, Umuogwal, Umuogbunu 1, Umuogbunu 2, Umudioka, Umukwa.
<b>Agulu</b>	Umuogbu, Umubele, Umuanaga, Umuike, Umujagwo, Umuenechi, Umuoruka.

Over the years Awka Town has attracted people from other states in Nigeria and has a significant number of immigrants from northern Nigeria, Delta and Enugu States, Cameroon and Ghana now comprising more than 60% of residents in the town.

It is also a popular name among Nigerians.

### **iii. Geography**

Awka lies below 300 metres above sea in a valley on the plains of the Mamu River. Two ridges or cuestas, both lying in a North-South direction, form the major topographical features of the area. The ridges reach the highest point at Agulu just outside the Capital Territory. About six kilometers east of this, the minor cuesta peaks about 150 metres above sea level at Ifite –Awka.



Awka is sited in a fertile tropical valley but most of the original Rain forest has been lost due to clearing for farming and human settlement. A few examples of the original rain forest remains at places like the Ime Oka shrine. Wooded savannah grassland predominates primarily to the north and east of the city. South of the town on the slopes of the Awka-Orlu Uplands are some examples of soil erosion and gullyng.

#### **iv. Climate**

Awka is in the tropical rainforest zone of Nigeria and experiences two distinct seasons brought about by the two predominant winds that rule the area: the southwestern monsoon winds from the Atlantic Ocean and the northeastern dry winds from across the Sahara desert. The monsoon winds from the Atlantic creates seven months of heavy tropical rains, which occur between April and October and are followed by five months of dryness (November - March). The Harmattan, also known as Ugulu in Igbo, is a particularly dry and dusty wind which enters Nigeria in late December or in the early part of January and is characterized by a grey haze limiting visibility and blocking the sun's rays.

The temperature in Awka is generally 27-30 degrees Celsius between June and December but rises to 32-34 degrees between January and April, with the last few months of the dry season marked by intense heat. (Sunmap.eu)

#### **v. Economy**

The economy of Awka city revolves primarily around government since many state and federal institutions are located there. Awka hosts the State Governor's Lodge, State Assembly and State Ministries for Health, Education, Lands, Water.

The Anambra Broadcasting Service (ABS) a TV and radio station are located in the city centre. A number of federal institutions including the Central Bank of Nigeria (which has a currency centre in Awka), the NTA Awka media station, and branches of the Federal Inland Revenue Service, Federal Road Safety Commission, Nigerian Immigration Service, and Corporate Affairs Commission are also present in the city.

In recent years, several new businesses have erected fascinating new buildings that have largely changed the face of Awka city. The partly state-owned Orient Petroleum Resources Ltd has the headquarters in Awka. The company is poised to set up a refinery at Igbariam to jump-start the exploitation of the huge crude oil deposits in the Anambra River basin. Also Juhel Nigeria has constructed a manufacturing plant for Parenteral drugs in the city.

Major Nigerian Banks such as Access Bank, Bank PHB, Diamond Bank, Ecobank, First Bank, Intercontinental, Oceanic Bank, UBA, Union Bank and Zenith Bank have opened branches in the city.

**vi. Urban Planning and Renewal**

Prior to the Nigerian Civil War, Awka townspeople maintained the city on their own. Market traders cleaned around their stalls; streets and pathways and compounds were swept. Blocked storm drains would be cleared by residents. Yet now Awka is often seen as the state capital with the worst infrastructure in Nigeria (a country sharing the same state of infrastructure) with less than 10% of its roads paved, inadequate storm drainage, poor public water supply, garbage dumped on the sides of roads and a nonexistent sewage system. This has been because Awka has suffered from decades of neglect and poor urban governance in Anambra State due to corruption and deception from many of state governors.

The first attempt to address the urban decay was made by the Government of Peter Obi who forged a technical cooperation agreement with UN-HABITAT in 2007 to provide technical assistance in the preparation of a structure plan for Awka Capital Territory. The Structural Plan of Awka Capital Territory (2009–2028) is designed as a Core-Multi-Nuclei urban design with Awka, Amawbia and Umuokpu serving as the core of the city with linkages to the major towns of Adazi-Nnukwu, Agulu, Abba, Abagana, Agukwu-Nri, Amansea, Enugwu-Ukwu, Enugwuagidi, Isiagu, Isuaniocha, Mgbakwu, Nawfia, Nawgu, Nibo, Nimo, Nise, Okpuno and Umuawulu.

Governor Peter Obi implemented just a few of the UN-HABITAT's recommendations managing to tar less than 5 kilometers of urban roads, improve waste collection and upgrade schools and the teaching hospital. His

government also began installing water pipes along the popular Nnamdi Azikiwe Road and Ifite Road but he left office without providing a credible city-wide public water supply.

His successor Governor Willie Obiano has taken on the charge of transforming the ancient town into something the state can be proud of. To spearhead the transformation, Obiano created the Awka Capital Territory Development Authority (ACTDA) mandated to deliver a capital with modern standards of quality. ACTDA has completed aerial mapping in June 2015 with the government set to appoint a town planning firm to develop a Masterplan for the city.

Obiano has also gone ahead to change the gateway into and out of Awka by expanding the expressway to three lanes and constructing three flyovers at three key junctions between Amawbia and Amansea. (UN habitat, 2014)

#### **vii. Markets**

Awka like most Nigerian cities is defined by large rudimentary open-air markets where everything from basic food produce to clothes, cosmetics and household items are sold.

The largest market in the town is Eke Awka, named after one of the four market days. Located on a former community burial ground in the center of the city, Eke Awka has grown from a small market serving the needs of residents of the Agulu, Ezi-Oka and Amikwo sections of Awka to functioning as the main retail outlet for the city and neighbouring towns. It houses an estimated 5,000 lock-up shops and stalls all tightly packed into less than 35,000 square meters of space and has become infamous for causing tremendous traffic chaos with a medley of shoppers, buses, wheel barrows all jostling for the limited amount of space available.

The second largest market in Awka is Nkwo Amaenyi located further down on the busy Zik Avenue business district artery. It is far smaller than Eke Awka with less than 100 market stalls in an area estimated at around 3,000 square meters.

#### **viii. Universities**

Awka has a large university community which at times comprises around 15% of the population of the town. It hosts two primary universities of higher/tertiary education - Nnamdi Azikiwe University and Paul University, Awka. Nnamdi Azikiwe University is owned and run by the federal government of Nigeria providing undergraduate and postgraduate education to an estimated student population of 36,000 at its over 100 acre main campus located at Ifite, Awka. Nnamdi Azikiwe University ranks among the top 10 universities in Nigeria in research output. Paul University was founded in 2009 by Bishops of the five ecclesiastical provinces of the Anglican Church East of the Niger as a private university to provide quality undergraduate training in Theology, Natural and Applied Sciences, Social Sciences and Management. The university which is fully residential has an estimated enrollment of around 400 students (expected to reach 3,500) and has replaced St Paul's university College which was founded in 1904 by the Church Missionary Society of the Church of England to train church workers and teachers.

**ix. Religion**

Christianity is the main religion of Awka people although many also retain belief in their traditional religion which encompasses many similar traditions and values as noted by G.T. Basden. The Church Missionary Society (CMS) of the Anglican Church was instrumental in bringing Christianity into Eastern Nigeria through Reverend Samuel Ajayi Crowther who founded the Niger branch in 1857. A teacher's training college in Awka was created in 1904. Its oldest church in the town is believed to be the Church of the Holy Spirit which was completed in 1930. Its largest church today is the Cathedral Church of St. Faiths with a typical Sunday attendance of 1,200.

The Roman Catholic Church lagged behind the Anglican Church in entering Awka but it has built a larger presence ever since. The Catholic faith has two large cathedrals - St. Patrick's and St. Mary's Catholic Church in Awka as well as four smaller churches such as SS John and Paul's, St. Anthony's, St. Peter's and St. John's spread around the town. Administratively, since 1977 Awka has served as a diocese for the Roman Catholic Church serving 107 parishes and five chaplaincies. Awka now also has a heavy presence of Pentecostal Churches.

As a people well known for travelling, Awka developed an enlightened tolerance and kindness towards guests and strangers which led the British missionaries and colonial authorities to choose the town as a key administrative centre.

**x. Hospitality**

Today, Awka has become the centre of hospitality in Anambra state adapting to the needs of hosting a wide range of visitors. It has become the place for holding political meetings, where conferences are organized by the state government and Nnamdi Azikiwe University and where other events such as workshops and trainings are hosted by federal institutions such as the CBN, Immigration, Federal Road Safety Commission, and NGOs such as FHI, the World Bank and the UN. Awka has also become a home-away-from-home for members of the large Igbo diaspora when they visit their relatives in Awka and nearby towns providing a measure of western-style comfort and services within a hotel and resort setting. Indeed, within half an hour of Awka, it is estimated that there is a diaspora population numbering well over 100,000.

**xi. Property Market Activities in Onitsha**

Awka grew from a local government area in the old Anambra State to a State Capital in 1992 during Babangida's Regime. For many years since it assumed the status of a state capital Awka was neglected by successive governments for reasons best known to them. That was the reason people described Awka as a two-street capital. Land and property values were very low when compared to Onitsha and other notable cities in the country. Luckily, Peter Obi's and presently Obiano's government started giving Awka a facelift. Presently, sale, purchase and letting of properties are on a high. Accommodation is quite expensive in Awka urban. Even many prospective occupiers and land owners now prefer invest in suburbs where land is relatively affordable. Volumes of property market transactions are also observed in the city but unfortunately they are not being articulated and quacks are everywhere even partnering with qualified persons.

**1.11 Nnewi**

Nnewi is the second largest city in Anambra State in southeastern Nigeria. Nnewi as a metropolitan city encompasses four local government areas, Nnewi

North, Nnewi South, Ekwusigo and Ihiala Local Government; Nnewi North is commonly referred to as Nnewi central, and comprises four autonomous quarters: Otolo, Uruagu, Umudim, and Nnewichi. Nnewi North also includes Ichi, an autonomous neighbouring town. The first indigenous car manufacturing plant in Nigeria is located in the city (Innoson, 2015) while the first wholly made-in-Nigeria motorcycle, the 'NASENI M1' was manufactured in Nnewi. (Onwutalobi, 2015) However, the researcher's observation about Nnewi's industrialization effort is that of low patronage and lack of political will on the part of government to discourage the importation of products like automobiles and machines which Nnewi Industrialists have the capacity to produce.

As of 2006, Nnewi has an estimated population of 391,227 according to the Nigerian census. The city spans over 1,076.9 square miles (2,789 km<sup>2</sup>) in Anambra State. Nnewi Metropolitan Area and its satellite towns are home to nearly 2.5 million residents As of 2005. Dimensionally, Nnewi has an edge over all other units, being recognized by the 1953 census figures as the largest inland town of all others in the Eastern states of Nigeria.

**i. History**

In Nnewi oral history and mythology, the 'ewi' (Igbo: *bush rat*) played a great role in saving the founders of Nnewi during wars. Throughout its history, Nnewi has used its military might to maintain its borders and because of this, the killing or eating of ewi in Nnewi is forbidden to the present day. Nnewi existed as an independent kingdom from the 15th century to 1904, when British colonial administration occupied the kingdom. Nnewi kingdom was founded on four quarters (large villages), namely Otolo, Uruagu, Umudim, and Nnewichi. Each village was divided into family units called 'umunna'. Each umunna had a first family known as the 'obi'.

These four quarters were these original names of the Sons of Edo: Otolo being the eldest and Nnewichi being the youngest of the sons Obi of Nnewi

**ii. Geography**

Geographically, Nnewi falls within the tropical rain forest region of Nigeria. Though it suffers from soil leaching and erosion which has reduced the soil in some areas to a porous sandy terrain, it remains an area of rich agricultural

produce and the epicenter of business trade. The city is located east of the Niger River, and about 22 kilometers south east of Onitsha in Anambra State, Nigeria.

**iii. Economy**

Agbo Edo, a forest land which belonged to Edo Nnewi deity, was cleared to make way for a new market called Nkwo Nnewi market. The development of this market propelled the fast development of the local economy.

As a fast developing city and a major industrial and commercial hub in Africa, Nnewi experiences voluminous financial activities, therefore hosts major banks, and other financial institutions. Industries are dotted around the city and adjoining towns. Palm oil, cosmetics, motor, and motorcycle spare parts, books, and stationery, textiles, electric cables, and so on are produced in commercial quantity in the area. Its main trading centers include Nkwo Nnewi market (the largest spare parts market in west Africa) and Nwafor market, Eke Amaobi market, Eke Ochie, Eke Ichi Market, Orie otube Market, etc.

**iv. Industry**

Nnewi is home to many major indigenous manufacturing industries including Ibeto Group of Companies, Cutix and ADswitch, Uru Industries Ltd, Omata Holdings Ltd, Cento Group of Companies, Coscharis of Companies Group, Innoson Group of Companies, Ebunso Nig. Ltd, John White Industries, Ejiamatu Group of Companies, Chikason Group, Louis Carter Group, etc. The great majority of industrialists in the cluster of spare parts factories in Nnewi are also traders, and most of these traders are producing one or more of the products they specialize in marketing as traders (usually motor vehicle parts), and most began by distributing their products through their preexisting distribution networks. Nnewi is part of eastern Nigeria's industrial axis. The town has through culturally grounded institutions that act as sophisticated networks expanded to include an international dimension through trading relations with exporters from Asia. Over the last decade, the town of Nnewi has experienced relatively rapid industrialization. In excess of 20 medium-to-large-scale industries have been established across a variety of sectors. Since 1970, Nnewi residents have controlled approximately 80 to 90 percent of the motor-parts trade in Nigeria. Nkwo Nnewi Market is the major import and wholesale

point for motor spare parts in Nigeria. The industrialists of Nnewi are adapting foreign technology to local needs, providing employment to thousands, and making available goods and services which are relevant actual needs of the Nigerian citizens. The first indigenous car manufacturing plant is located in the city, while the first wholly Made-in-Nigeria motorcycle was manufactured in Nnewi by the National Agency for Science and Engineering Infrastructure (NASENI).

**v. Auto Parts**

Nnewi is known for the vibrant auto industry in the city, the first Igbo man to own and drive a car was HRH Igwe. Orizu I (Eze Ugbo Onya Mba) in 1912. By 1940, Nnewi residents were at the center of an international trading network that dominated the supply of motor spare parts in Nigeria. The town subsequently became a center for commerce and industry, and has one of the largest automotive parts markets in Africa. Nnewi Township is an authentic "manufacturing miracle." Small and medium-sized industries have set up in the town and are producing not only for the Nigeria markets but – albeit still to a limited extent – for markets abroad.

Industrialization of the town began around 1970 when Nnewi motor parts traders began marketing their own brand name products instead of the reproductions of "original" parts. There are a several auto and motorcycle spare parts dealers in Nnewi; the Nnewi Motorcycle spare parts market is well known throughout West Africa. There is also new auto plant, the first of its kind in Nigeria, owned by an Nnewi businessman, Innocent Chukwuma, Ono and a Chinese auto Company. (Onwutalobi, 2015)

**vi. Property Market Activities in Nnewi**

Nnewi is like the *Cinderella of industrialization* in Southeast Nigeria but it is also characterized by untracked property market transactions which take place on daily basis. Property development in Nnewi is on a high with the presence of notable industrialists. Like Onitsha and Awka, almost all the big banks are in Nnewi providing loan facilities to investors and invariably valuation jobs to Estate Surveyors and Valuers.



## **CHAPTER TWO**

### **REVIEW OF RELATED LITERATURE**

#### **2.1 Database Management System**

##### **2.1.1 Meaning of Data**

In computing parlance, data is defined as information prepared for or stored by a computer. However, it can be defined as raw facts that have been collected from various sources but are not yet as organized into anything meaningful (Kakulu, 2003). Relating both definitions to the topic of our study—developing a database for efficient property valuation—examples of property data are rental values, capital values, unit construction cost, depreciated replacement costs, etc. They are raw when they have not been organized in a system for analysis.

##### **2.1.2. Database**

A database is defined as an integrated collection of logically related records or files that are stored in a computer system which consolidates records previously stored in separate files into a common pool of data records that provides data for many applications. It is also a collection of information that is organized so that it can easily be accessed, managed and updated. It should be understood that database, in this context, refers to computer database. This is so because a layman may classify database to include filing cabinet, card file or inventory listing. A database has also being defined as a large collection of data organized especially for rapid search and retrieval (as by a computer, an online database). (Merriam-webster, 2017)

Also, Kakulu (2003) quoting Rolland (1988) defined a database as a system where the data that supports that system may be shared.

In one view, databases can be classified according to types of content: bibliographic, full-text, numeric, and images. The structure is achieved by organizing the data according to a database model. The model that is most commonly used today is the relational model. Other models include hierarchical model and network model.

However, the database which is specifically referred to in the study is an online database which will support the storage and retrieval of property market transactions in Anambra State. The views of Kakulu, Rolland and Merriam-webster are in line with the intent of this study.

### **2.1.3 Database Management Systems (DBMS)**

A Database management System (DBMS) is a set of computer programs that controls the creation, maintenance, and use of the database of an organization and its end users. Put differently, a DBMS is software on which computer databases rely to organize the use and storage of data. DBMS's are categorized according to the database model that they support. The model tends to determine the query languages that are available to access the database.

A DBMS makes it possible for end users to create, read, update and delete data in a database. The DBMS essentially serves as an interface between the database and end users or application programs, ensuring that data is consistently organized and remains easily accessible. (Techterms.com, 2017)

The DBMS manages three important things: the data, the database engine that allows data to be accessed, locked and modified -- and the database schema, which defines the database's logical structure. These three foundational elements help provide concurrency, security, data integrity and uniform administration procedures. Typical database administration tasks supported by the DBMS include change management, performance monitoring/tuning and backup and recovery. Many database management systems are also responsible for automated rollbacks, restarts and recovery as well as the logging and auditing of activity.

The DBMS is perhaps most useful for providing a centralized view of data that can be accessed by multiple users, from multiple locations, in a controlled manner. A DBMS can limit what data the end user sees, as well as how that end user can view the data, providing many views of a single database schema. End users and software programs are free from having to understand where the data is physically located or on what type of storage media it resides because the DBMS handles all requests.

The DBMS can offer both logical and physical data independence. That means it can protect users and applications from needing to know where data is stored or having to be concerned about changes to the physical structure of data (storage and hardware). As long as programs use the application programming interface (API) for the database that is provided by the DBMS, developers won't have to modify programs just because changes have been made to the database.

With relational DBMSs (RDBMSs), this API is SQL, a standard programming language for defining, protecting and accessing data in a RDBMS.

Using a DBMS to store and manage data comes with advantages, but also overhead. One of the biggest advantages of using a DBMS is that it lets end users and application programmers access and use the same data while managing data integrity. Data is better protected and maintained when it can be shared using a DBMS instead of creating new iterations of the same data stored in new files for every new application. The DBMS provides a central store of data that can be accessed by multiple users in a controlled manner.

Central storage and management of data within the DBMS provides:

- Data abstraction and independence
- Data security
- A locking mechanism for concurrent access
- An efficient handler to balance the needs of multiple applications using the same data
- The ability to swiftly recover from crashes and errors, including *restartability* and recoverability
- Robust data integrity capabilities
- Logging and auditing of activity
- Simple access using a standard application programming interface (API)
- Uniform administration procedures for data

Another advantage of a DBMS is that it can be used to impose a logical, structured organization on the data. A DBMS delivers economy of scale for processing large amounts of data because it is optimized for such operations.

A DBMS can also provide many views of a single database schema. A view defines what data the user sees and how that user sees the data. The DBMS provides a level of abstraction between the conceptual schema that defines the logical structure of the database and the physical schema that describes the files, indexes and other physical mechanisms used by the database. When a DBMS is used, systems can be modified much more easily when business requirements change. New categories of data can be added to the database without disrupting the existing system and applications can be insulated from how data is structured and stored.

Of course, a DBMS must perform additional work to provide these advantages, thereby bringing with it the overhead. A DBMS will use more memory and CPU than a simple file storage system. And, of course, different types of DBMS's will require different types and levels of system resources. (DBMS, 2017).

#### **DBMS can be used to**

- Store client details
- Record sales/leases
- Record employee details, and
- Record property market data in general, etc (Kakulu, 2003)

## **2.2 Types of database**

The concept of database is well captured in wiki encyclopedia website (n.d.) and they include

### **i. Operational Databases**

Operational databases store detailed data needed to support the operations of the entire organization. They are also called Subject Area Databases (SADB), transaction Databases, and Production database. Examples are customer databases, personal databases and inventory databases.

**ii. Analytical Databases**

Analytical Databases store data and information extracted from selected operational and external databases. They consist of summarized data and information most needed by an organization's manager and other end user. They may be called multidimensional database, management database, and information database.

**iii. Data warehouse Databases (DWD)**

These databases store data from current and previous years that have been extracted from various operational databases of an organization. It is the central source of data that has been screened, edited, standardized and integrated so that it can be used by managers and other end user professionals throughout an organization.

**iv. Distributed Database**

These are databases of local workgroups and departments at regional offices, branch offices, manufacturing plants and other work sites.

**v. End-user databases**

These databases consist of a variety of data files developed by end-users at workstations. The term end-user in computing parlance means a person who actually uses a product and for whom it is usually designed. Examples of end-user databases are collections of documents in spreadsheets, word processing and downloaded files.

**vi. External Databases**

These are databases on which access to external, privately owned online databases is available for a fee to end-users and organizations from commercial online services.

**vii. Hypermedia Databases**

Hypermedia databases are set of interconnected multimedia pages on a website. It consists of homepage and other hyperlinked pages of multimedia or mixed media such as text, graphic, photographic images, video clips, audio, etc.

### **viii. Relational Databases**

The relational database model developed from the proposals in "A Relational Model of Data for Large Shared Databanks," a paper presented by Dr. E. F. Codd in 1970. Codd, a research scientist at IBM, was exploring better ways to manage large amounts of data than were currently available. The heirarchical and network models of the time tended to suffer from problems with data redundancy and poor data integrity. By applying relational calculus, algebra, and logic to data storage and retrieval, Codd enabled the development of a more complex and fully articulated model than had previously existed.

One of Codd's goals was to create an English-like language that would allow non-technical users to interact with a database. Based on Codd's article, IBM started their System R research group to develop a relational database system. The group developed SQL/DS, which eventually became DB2. The system's language, SQL, became the industry's de factostandard. In 1985, Dr. Codd published a list of twelve rules for an ideal relational database. Although the rules may never have been fully implemented, they have provided a guideline for database developers for the last several decades.

#### **Codd's Rules:**

- ✓ The Information Rule: Data must be presented to the user in table format.
- ✓ Guaranteed Access Rule: Data must be reliably accessible through a reference to the table name, primary key, and field name.
- ✓ Systematic Treatment of Null Values: Fields that are not primary keys should be able to remain empty (contain a null value).
- ✓ Dynamic On-Line Catalog Based on the Relational Model: The database structure should be accessible through the same tools that provide data access.
- ✓ Comprehensive Data Sublanguage Rule: The database must support a language that can be used for all interactions (SQL was developed from Codd's rules ).
- ✓ View Updating Rule: Data should be available in different combinations (views) that can also be updated and deleted.
- ✓ High-level Insert, Update, and Delete: It should be possible to perform all these tasks on any set of data that can be retrieved.

- ✓ Physical Data Independence: Changes made to the architecture underlying the database should not affect the user interface.
- ✓ Logical Data Independence: If the logical structure of a database changes, that should not be reflected in the way the user views it.
- ✓ Integrity Independence: The language used to interact with the database should support user constraints that will maintain data integrity.
- ✓ Distribution Independence: If the database is distributed (physically located on multiple computers) that fact should not be apparent to the user.
- ✓ Nonsubversion Rule: It should not be possible to alter the database structure by any other means than the database language.

According to Kakulu (2003), Relational Database Management System is usually the best for most applications. She gave examples of relational DBMS to include: Dbase, Microsoft Access, Oracle, Fox Pro, Paradox, Sybase, Interbase and Microsoft SQL server.

From the foregoing discourse, it can be observed that all the database types share similarities in the sense that they all describe the various ways in which data is organized or stored electronically for access to end users. It can also be observed that the nature or type of database to be developed for an organization depends on the needs and modus operandi of the organization. With respect to this research work, the property database to be developed will be relational in nature but can only be accessed by authorized users which, in this case, are practicing valuers. After due consultation with a software expert in University Computer (a private ICT facility in Awka, Anambra State) Microsoft SQL (or My SQL) server package was selected for the purpose of developing the property database. It was selected because of its ability to hold much data.

### **2.3 Selected Database Packages**

There are so many database packages which are available for use by computer administrators or software engineers, but we shall discuss only MySQL and Microsoft Access.

- i. MySQL, which stands for “My structured Query language” is a relational database management system and has more than 6 million installations. The program runs as a server providing multi-user access to a number of databases.

MySQL is owned and sponsored by a single for-profit firm, the Swedish company –My SQL AB, now a subsidiary of Sun Microsystems. In 2009, Oracle Corporation began the process of acquiring Sun Microsystems. They also hold the copyright to most of the MySQL code base. MYSQL commonly features as part of free software projects which require a full-featured database management system, such as word press, php BB and other software built on the lamp software stack. It is also used in very high-scale World Wide Web (www) products including Wikipedia, Google and Facebook. MySQL’s popularity for use with web applications is closely tied to the popularity of PHP, which often combined with MySQL. (MySQL, 2009).

**ii. Microsoft Access**

Microsoft office Access, previously known as Microsoft Access is also a relational database management system from Microsoft that combines the relational Microsoft Jet database engine with a graphical user interface and software development tools. It is a member of the Microsoft office Suite of applications and is included in the professional and higher versions for Windows and also sold separately. Microsoft Access is used by programmers and non programmers to create their own simple database solutions. Access table support a variety of standard field types, indices and referential integrity. Access also includes a query interface, forms to display and enter data, and reports for printing. The original concept of Access was for end-users to be able to “access” data from any source. Other uses include: the import and export of data to many formats including Excel, Outlook, Dbase, Paradox, Fox Pro, SQL server, Oracle, etc

However, Microsoft Access role in web development is limited. MySQL database supports more data than Access does. This explains the reason why programmers prefer My SQL database package for storage of large amount of data (Microsoft Access, nd).

**2.4 Database related Terms**

**i. Database Model**

A database model is a type of data model that determines the logical structure of a database and fundamentally determines in which manner data can be



stored, organized, and manipulated. The most popular example of a database model is the relational model, which uses a table-based format. (Codd, 1970)

ii. **Query Language**

The Computer Desktop Encyclopedia defines a query language as a language that allows a user to select records from a database. It may be in the form of typed commands such as the widely used SQL language. Query languages are also computer languages used to make queries into databases and information systems.

iii. **PHP**

PHP is a server-side scripting language designed for web development but also used as a general-purpose programming language. (Ide, 2014). The Computer Desktop Encyclopedia defines PHP (PHP Hyper Text Processor) as a scripting language used to create dynamic web pages. It is commonly used to extract data out of a database and present it on a web page. NT/2000 and UNIX web servers support the language and it is widely used with MySQL database. PHP was originally known as “Personal Home Page”.

iv. **Modem (Modulator/Demodulator)**

A modem (**modulator-demodulator**) is a device that modulates signals to encode digital information and demodulates signals to decode the transmitted information. The goal is to produce a signal that can be transmitted easily and decoded to reproduce the original digital data. Modems can be used with any means of transmitting analog signals, from light emitting diodes to radio. A common type of modem is one that turns the digital data of a computer into modulated electrical signal for transmission over telephone lines and demodulated by another modem at the receiver side to recover the digital data (Modem, 2014). A modem has also been defined as a device/internal card that allows one connect to the internet through a service provider.

v. **IP Address (Internet Protocol Address)**

An Internet Protocol address (IP address) is a numerical label assigned to each device (e.g., computer, printer) participating in a computer network that uses the Internet Protocol for communication. An IP Address is a number that

uniquely defines each computer on the internet. A computer's IP address may be permanently assigned or supplied each time that it connects to the internet by an internet service provider (ISP). ([IP Address](#), nd)

vi. **Search Engine**

A search engine can be defined as:

- a. A system program that searches a database and gathers and reports information related to specified terms.
- b. A website whose primary function is providing another search engine for gathering and reporting information available on the internet or a portion of the internet. Examples of popular search engines are yahoo, Google, Wikipedia, etc.

vii. **Template**

In computer Science, a template is defined as a document or file having a present format and used as a starting point for a particular application so that the format does not have to be recreated each time it is used. Millions of web templates are found on the internet).

## **2.5 Relevance of the Internet to DBMS**

The internet (international Network) is the platform on which DBMS's function and interact. For a reminder, the internet is a collection of websites which are networked through computer systems and software.

Information stored on a computer is only accessible to the user of the particular computer, unless several computers are interconnected in some manner that allows them access the information stored on each of the computers. Computers share data over networks. A network, of course, is a system of cables, transmission systems and support equipment that allow several computers to communicate with one another and thereby share data. A local Area network (LAN) interconnects computers in a geographical location such as a bank distributed database with branches all over Nigeria. Computer networks can extend beyond the boundaries of an organization. Different companies, institutions, individual and government agencies can interconnect their computers for the purpose of sharing information. This is the basis of, or

rationale for, the internet which has been defined as a large global network consisting of thousands of smaller computer networks and millions of individual computers (Kakulu, 2003)

Similarly, AfriHUB (2006) defined the internet as a global network of computers that provides a variety of resources and data to the people that use it. To join the internet, a computer only needs to get connected to the phone network using a modem (modulator/demodulator). Just as each telephone has a unique number, each computer on the internet also has a unique number referred to as an internet Protocol (IP) Address. The internet technology via the use of computers has created a completely new commercial opportunity for business (Kakulu, 2003).

The relevance of the internet to DBMS's need not be over-stressed because it is the network that allows the sharing of information between databases. For example, data on property values at various locations can be viewed from any computer if the computer is connected to the internet.

At this point, it is important to note that the internet should not be confused with the services that one can access over it. The internet and the World Wide Web (www), for example, are different things. The term internet refers to the network itself. It is a global network of networks spanning over 150 countries. There is no single tangible "thing" which is the internet; it is simply the term used to describe the connection of all these networks (Afrihub, 2006). This leads us to a brief discourse on website development.

## **2.6 Website Development**

We have so far dealt with the concept of database management system and internet. However, there is need to have some understanding of a similar concept which is website development. To access a relational database such as My SQL, a website, with which to log on to the internet and view data on the database, is needed. Web development entails creating web pages and hosting them on the internet through the World Wide Web (www) software. These web pages actually constitute the major content of database.

### **2.6.1 The World Wide Web (www)**

The internet provides an excellent way to find out more about products, properties, etc by visiting the websites of organization or service providers (that is internet providers known as ISP's). Websites are a collection of web pages. Web pages, on the hand, are pages that contain information on a website similar to pages on a newspaper (Okoche, 2009).

As earlier mentioned, the World Wide Web (www) is sometimes confused with the internet but it is a part of the internet. Others are the e-mail, chat applications, search engines etc. the www is a large collection of documents distributed over a network of millions of computers each of which operates as a web server. Every website runs on a serve- a software computer program that stores data and makes them available as web pages belonging to individuals or corporate bodies. A computer program called web browser enables users view information on the www on a monitor. An example of a website is [www.propertyvalues.com](http://www.propertyvalues.com) (Kakulu, ibid). In line with the objectives of this study, the website so developed is hosted as [www.anambrapropertydatabase.com](http://www.anambrapropertydatabase.com).

### **2.6.2 Electronic Mail (e-mail)**

Electronic messaging is another major technological breakthrough made possible by networking technology. An electronic message travels instantaneously over the internet from one user to another, saving the time, labour, postage costs and uncertainty associated with paper mail. An email can travel over the internet from one continent to another within a few seconds and can contain several volumes worth of documentary attachments (ibid).

Emailing and websites can be used together. While websites display web pages, emails can at the same time be used to generate user-response or enquiry on the website. Although, email is a veritable tool for split-second messaging/communication, it is prone to cyber crimes or internet fraud.

## **2.7 How to Develop a Database/Website**

While this sub topic is not intended to bore the reader with too many details on website development, it is necessary to have a brief finger-tip explanation since

the topic of the study is ICT-based. The database/website, which is the end-result of this study will be created in collaboration with University Computers Training College (UCTC) - an ICT consultant in Awka, Anambra State. In summary, creating a database/website involves three basic stages, namely:-

- i. Data Gathering
- ii. Web Pages design and Coding
- iii. Creating the database

**i. Data Gathering**

For the purpose of this study, data gathering involves the systematic collection and collation of data which could be primary or secondary. Primary data refers to data collected by the researcher himself through field observation while secondary data refers to information collected from published and unpublished works. Data which is gathered for storage in a database can be text, number, graphics etc.

**ii. Web Pages Design and Coding**

This stage is quite technical and requires a good knowledge of web design. The pages comprise data already gathered and probably analyzed and must be logical for easy understanding by end-users. Designing web pages involves the following packages: Microsoft FrontPage, Corel Draw, hyper linking, etc. Coding involves the use of complex query languages which every character on the web pages represents. Examples of codes are the if- then statements, hypertext mark-up language (HTML), etc, a brief explanation of few packages will suffice.

**a. Microsoft Front Page**

This is an application package mainly for creating web pages. The designer usually makes a manual sketch of how she or he wants the pages to appear before designing the pages. However, enough templates can be downloaded from the internet. All pages are saved in the [www folder](#).

**b. Corel Draw**

Corel Draw package is used to design banners and create other graphics which will appear on the web pages. Images created on Corel Draw are exported to Microsoft Frontpage which is the primary web design package.

**c. Hyper Linking**

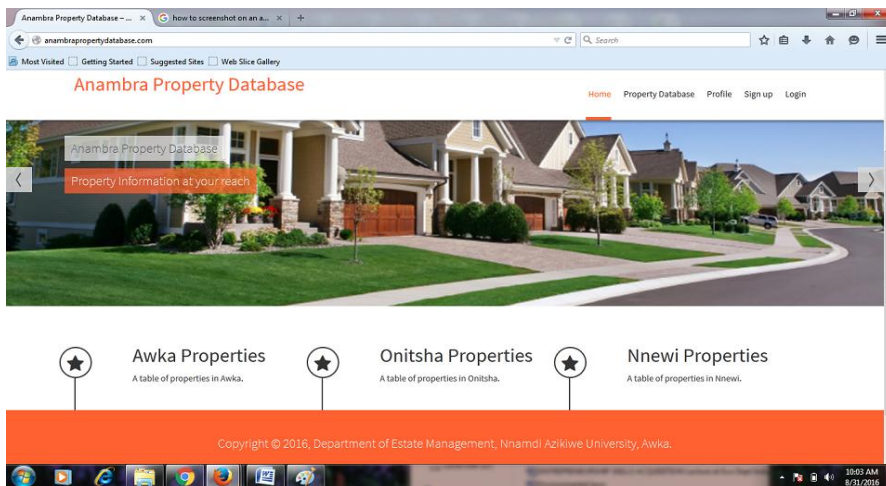
Pages on a website must be hyperlinked, i.e connected to one another so that users of information on the site can surf or navigate from one page to another.

**d. Hosting**

When designing, it is necessary to run the pages on a local server to see how the pages will appear on the internet.

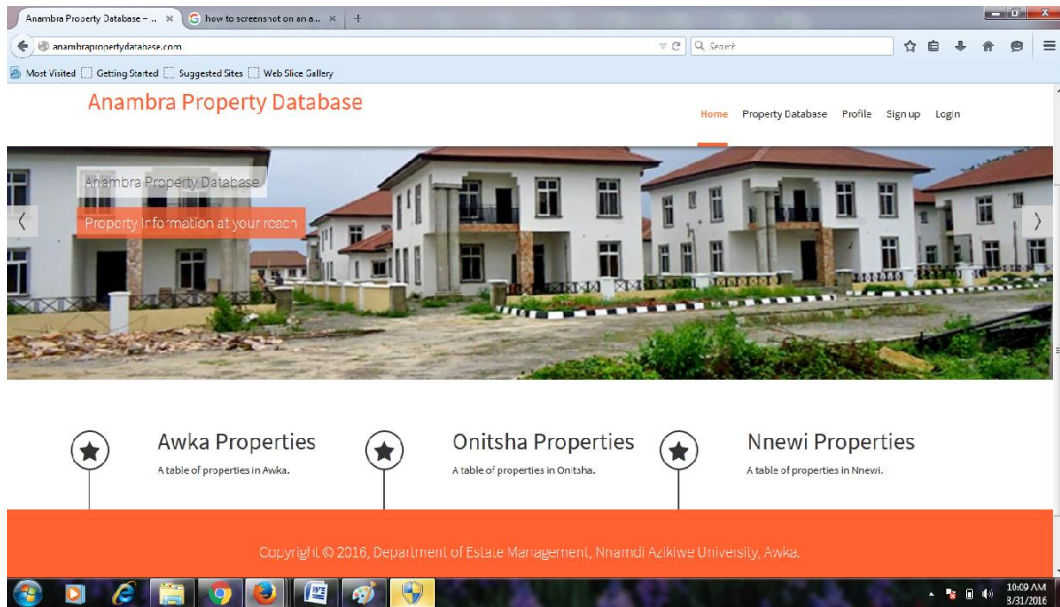
**iii. Creating the database proper**

After carefully designing the pages, the next thing is to create a database using, for example, MySQL database package. The database control and manages all the information on the website (Okoche, 2009). The database is like the “storage warehouse” for all data on the website. Some images and pages from the database developed in this research are as follows:



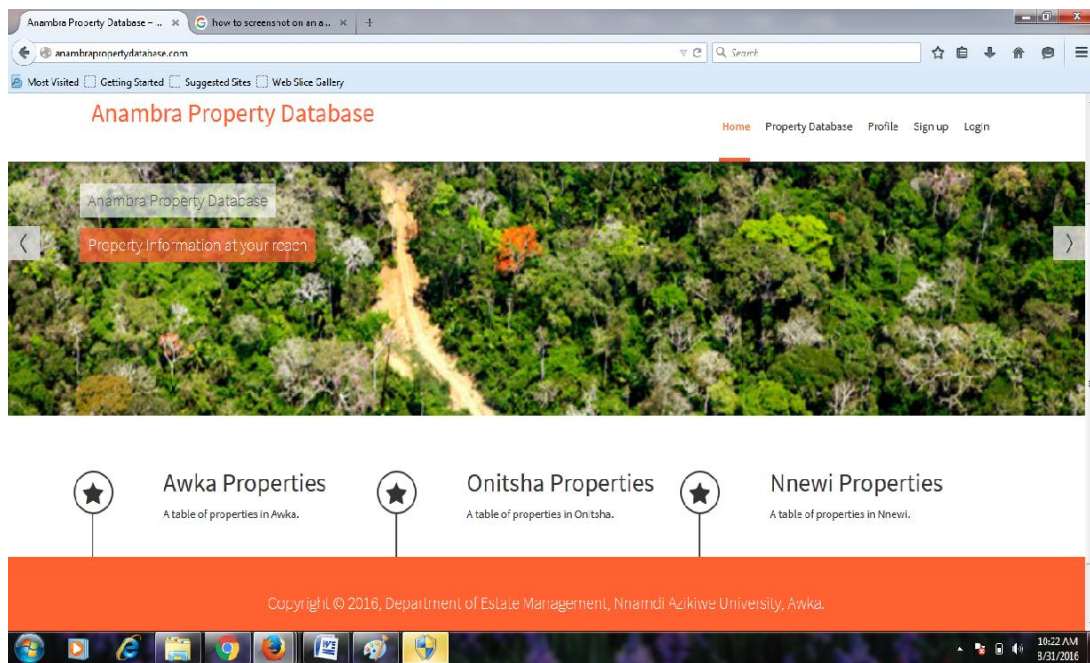
**Home Page One**

Source: [www.anambrapropertydatabase.com](http://www.anambrapropertydatabase.com) Researcher's © 2016



### Home Page Two

Source: [www.anambrapropertydatabase.com](http://www.anambrapropertydatabase.com) Researcher's © 2016



### Home Page Three

Source: [www.anambrapropertydatabase.com](http://www.anambrapropertydatabase.com) Researcher's © 2016

These pages (also detailed in Appendix of this study) display banners which are animated pictures and contain information ranging from dialogue boxes (e.g. login box) and icons which are hyperlinked to other pages of the website namely the sales/rental values and unit construction costs of real life transactions which have recently taken place in the property market. It is actually possible to get details of all properties in an area but it requires huge financial commitment from all stakeholders in the property sub-sector. Some of this information (i.e. property market data) which is also thoroughly detailed in Appendix III is as follows:

### 1. Awka Database

S/N	PROPERTY TYPE	LOCATION	STRUCTURAL DETAILS	CONDITION	ACCOMMODATION / USE	NEIGHBOURHOOD CHARACTERISTICS	VALUE	DATE OF TRANSACTION
1	LAND(PER PLOT)	30M AWAY FROM YAHOO JUNCTION, IFITE	Floor: Walls: Doors: Windows: Ceiling: Roof: Paved Area: Others: FENCED WITH GATE				N9,000,000	2016
2	LAND(PER PLOT)	BEHIND WHITE VIEW HOTEL, IFITE	Floor: Walls: Doors: Windows: Ceiling: Roof: Paved Area: Others:				N4,500,000	2016
3	LAND (A PLOT)	ALONG JOY HOSTEL, IFITE AWKA	Floor: Walls: Doors: Windows: Ceiling: Roof: Paved Area: Others:				N6,000,000	
4	LAND	BEHIND GOD IS ABLE LODGE, ALONG MIRACLE JUNCTION, IFITE	Floor: Walls: Doors: Windows: Ceiling: Roof: Paved Area: Others:				N3,000,000	2016
5	LAND (1 PLOT)	ALONG MIRACLE JUNCTION, IFITE AWKA	Floor: Walls: Doors: Windows: Ceiling: Roof: Paved Area: Others:				N6,000,000	2016
6	LAND (3 PLOTS)	BEHIND COMPUTER HOUSE, COMMISSIONERS	Floor: Walls: Doors: Windows: Ceiling:				N21,000,000	2016



		QUARTERS , IFITE	<b>Roof:</b> <b>Paved Area:</b> <b>Others:</b> FENCED WITH GATE					
7	LAND	CLOSE TO LIVING FAITH CHURCH AT OBI OKOLI AVENUE	<b>Floor:</b> <b>Walls:</b> <b>Doors:</b> <b>Windows:</b> <b>Ceiling:</b> <b>Roof:</b> <b>Paved Area:</b> <b>Others:</b>				N5,000,000	2015
8	LAND	BEHIND SEAFLOW GARDEN AT EZINIFITE, OKPUNO	<b>Floor:</b> <b>Walls:</b> <b>Doors:</b> <b>Windows:</b> <b>Ceiling:</b> <b>Roof:</b> <b>Paved Area:</b> <b>Others:</b> FENCED WITH GATE				N4,500,000 P.A	2016
9	BLOCKS OF FLATS	AKAJIAKU AGRICULTURAL INDUSTRY ALONG OKPUNO ROAD	<b>Floor:</b> TILES <b>Walls:</b> EMULSION PAINTED THROUGHOUT <b>Doors:</b> IRON DOOR <b>Windows:</b> ALMACO <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> MASS CONCRETE <b>Paved Area:</b> ALUMINIUM <b>Others:</b> FENCED AND GATE	GOOD CONDITION	RESIDENTIAL NUMBERS FLATS, 3 BEDROOM FLATS WITH KITCHEN TOILET AND DINNING	MEDIUM	N300,000 P.A	2016
10	BLOCK OF FLATS	OPPOSITE GENEVAL PHARMACY, SEMINARY AVENUE, OKPUNO	<b>Floor:</b> TILED <b>Walls:</b> EMULSION PAINT <b>Doors:</b> CORROGATED IRON DOOR <b>Windows:</b> ALMACO <b>Ceiling:</b> POP <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> INTERLOCK <b>Others:</b> FENCED WITH GATE	FAIRLY NEW	6 NOS OF 3 BEDROOM FLAT WITH 2 TOILET, KITCHEN SITTING ROOM, RESIDENTIAL	MEDIUM	N280,000 P.A	2016

Culled From [www.anambrapropertydatabase](http://www.anambrapropertydatabase)

Next is the Onitsha Database:

S/N	PROPERTY TYPE	LOCATION	STRUCTURAL DETAILS	CONDITION	ACCOMMODATION / USE	NEIGHBOURHOOD CHARACTERISTICS	VALUE	DATE OF TRANSACTION
1		AGULU LAKE CLOSE BY PREMIER ROAD, CLOSE TO GOOD HOPE INTL. SCHOOL, HOUSING ESTATE, FEGGE	<b>Floor:</b> MASS CONCRETE/D.P.C/RE-INTRODUCED CONCRETE <b>Walls:</b> SANDCRETE BLOCKWALL, PLASTERED AND PAINTED <b>Doors:</b> WOODEN DOORS AND METAL DOORS <b>Windows:</b> LOUVRES <b>Ceiling:</b> ASBESTOS <b>Roof:</b> CORRUGATED IRON SHEET <b>Paved Area:</b> MASS CONCRETE	FAIRLY OLD	4 NOS OF 3 BEDROOM FLAT	MEDIUM	N300,000 P.A	

2		AGULU LAKE CLOSE BY PREMIER ROAD, HOUSING ESTATE, FEGGE	<b>Others:</b> <b>Floor:</b> MASS CONCRETE/D.P.C/RE-INTRODUCED CONCRETE <b>Walls:</b> SANDCRETE BLOCKWALL, PLASTERED AND PAINTED <b>Doors:</b> WOODEN DOORS AND METAL DOORS <b>Windows:</b> LOUVRES <b>Ceiling:</b> ASBESTOS <b>Roof:</b> CORRUGATED IRON SHEET <b>Paved Area:</b> MASS CONCRETE <b>Others:</b>	FAIRLY OLD	4 NOS OF 3 BEDROOM FLAT	MEDIUM	N300,000 P.A	JANUARY ,2016
3		AGULU LAKE CLOSE BY PREMIER ROAD, HOUSING ESTATE, FEGGE	<b>Floor:</b> MASS CONCRETE/D.P.C/RE-INTRODUCED CONCRETE <b>Walls:</b> SANDCRETE BLOCKWALL, PLASTERED AND PAINTED <b>Doors:</b> WOODEN DOORS <b>Windows:</b> LOUVRES <b>Ceiling:</b> ASBESTOS <b>Roof:</b> CORRUGATED IRON SHEET <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> BOREHOLE WATER. FENCED ROUND WITH A GATE	FAIRLY OLD	2 NOS OF BLOCK OF 4 NOS OF 2 BEDROOM FLAT		N250,000 P.A	
4		ELECTRONIC MARKET ALONG ONITSHA/A SABA EXPRESS ROAD, OPPOSITE PREMIER BREWERIES	<b>Floor:</b> MASS CONCRETE/D.P.C/REIN TORCED CONCRETE <b>Walls:</b> SANDCRETE BLOCK, PLASTERED AND PAINTED <b>Doors:</b> METAL DOOR <b>Windows:</b> <b>Ceiling:</b> RE-INTORCED CONCRETE/ASBESTOS <b>Roof:</b> ALUMINIUM LAY SPAN <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> BORE-HOLE WATER, CONVENIENCE BUILDING, ALL FENCED ROUND WITH GATE	STILL IN USE AND OK	40 NOS OF SINGLE SHOP	HIGH	DOWNSTAIR - N240,000 P.A UPSTAIRS - N120,000 P.A	JANUARY , 2016
5		ELECTRONIC MARKET ALONG ONITSHA/A SABA EXPRESS ROAD, OPPOSITE PREMIER BREWERIES ONITSHA	<b>Floor:</b> MASS CONCRETE/D.P.C/RE-INTORCED CONCRETE <b>Walls:</b> SANDCRETE BLOCK, PLASTERED AND PAINTED <b>Doors:</b> METAL DOOR <b>Windows:</b> <b>Ceiling:</b> RE-INTORCED/ ASBESTOS <b>Roof:</b> ALUMINIUM LAY SPAN <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> BOREHOLE WITHIN THE	STILL OK AND USE	40 NOS OF SINGLE SHOPS	HIGH	DOWNSTAIR - N240,000 P.A UPSTAIRS - N120,000 P.A	JANUARY , 2016

			COMPOUND, FENCED ROUND WITH GATES AND WITHIN A CONVENIENCE BUILDING					
6		ONWUGBE NU CRESCENT/ROCK FOUNDATION SCHOOL, G.R.A ONITSHA	<b>Floor:</b> TILED <b>Walls:</b> SANDCRETE <b>Doors:</b> METAL <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> POP <b>Roof:</b> ALUMINIUM LONG SPAN <b>Paved Area:</b> INTER-LOCKED <b>Others:</b> OVER HEAD TANK	FAIRLY NEW	4 NOS OF BEDROOM (ALL IN SUITE), 2 NOS OF SITTING ROOMS, TOILET, BATHROOM AND KITCHEN	LOW	N1.2 MILLION P.A	MARCH
7		OTIGBA CRESCENT OPPOSITE REDEEM CHRISTIAN SCHOOL, G.R.A ONITSHA	<b>Floor:</b> SCREEDED <b>Walls:</b> SANDCRETE <b>Doors:</b> CARVED WOODEN <b>Windows:</b> ALUMINIUM <b>Ceiling:</b> ASBESTOS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> NIL <b>Others:</b> SURROUNDED WITH FLOWERS	OLD	2 NOS OF 3 BEDROOM	LOW	₦600,000 P.A	JUNE, 2015
8		OTIGBA CRESCENT OPPOSITE REDEEM CHRISTIAN SCHOOL, G.R.A ONITSHA	<b>Floor:</b> SCREEDED <b>Walls:</b> SANDCRETE <b>Doors:</b> CARVED WOODEN <b>Windows:</b> ALUMINIUM <b>Ceiling:</b> ASBESTOS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> SURROUNDED WITH FLOWERS <b>Others:</b>	OLD	2 NOS OF 3 BEDROOM	LOW	₦600,000 P.A	JUNE, 2015
9		ONWUGBE NU CRESCENT/ROCK FOUNDATION SCHOOL, G.R.A ONITSHA	<b>Floor:</b> TILED <b>Walls:</b> SAND CONCRETE <b>Doors:</b> METAL <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> POP <b>Roof:</b> ALUMINIUM LONG SPAN <b>Paved Area:</b> INTER-LOCKED <b>Others:</b> OVER HEAD TANK	FIRLY NEW	4 NOS OF BEDROOM (ALL IN SUITE), 2 NOS OF SITTING ROOMS, TOILET, BATHROOM AND KITCHEN	LOW	N1.2 MILLION P.A	APRIL, 2015
10		ONWUGBE NU CRESCENT/ROCK FOUNDATION SCHOOL, G.R.A ONITSHA	<b>Floor:</b> TILED <b>Walls:</b> SAND CONCRETE <b>Doors:</b> CARVED WOODEN <b>Windows:</b> ALUMINIUM <b>Ceiling:</b> ASBESTOS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS CONCRETE <b>Others:</b>	FAIRLY OLD	5 NOS OF BEDROOM (ALL IN SUITE), SITTING ROOM, TOILET	LOW	N500,000 P.A	DEC, 2015

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Next is the Nnewi Database:

S/N	PROPERTY TYPE	LOCATION	STRUCTURAL DETAILS	CONDITION	ACCOMMODATION / USE	NEIGHBOURHOOD CHARACTERISTICS	VALUE	DATE OF TRANSACTION
1	SHOPS	HYJOES STREET UMUDIM	<b>FLOOR:</b> SCREEDED <b>WALLS:</b> SANDCRETE EMULSION <b>DOORS:</b> CORRUGATED IRON DOOR <b>WINDOWS:</b> <b>CEILING:</b> ABSESTOS <b>ROOF:</b> CORRUGATED IRON SHEET <b>PAVED AREA:</b> <b>OTHERS:</b>	12% DEP	1 UNIT 8 SHOPS	MEDIUM	N1,500 PER MONTH	2015
2	2 STOREY BUILDING	DULA UCHA STREET OFF UMUISIEDO SHOPPING PLAZA OKPUNON-EGBU, NNEWI	<b>FLOOR:</b> TERRAZZO <b>WALLS:</b> SANDCRETE BLOCK WALL WITH EMULSION <b>DOORS:</b> FLUSH PANEL <b>WINDOWS:</b> LOUVER <b>CEILING:</b> ABSESTOS <b>ROOF:</b> ABSESTOS <b>PAVED AREA:</b> NOT PARCED <b>OTHERS:</b> FENCE WITH GATE, NO PRIVATE WATER SUPPLY	67% DEP.	1 UNIT OF 6 NOS 3 BEDROOM FLAT. RESIDENTIAL	HIGH DENSITY	N18,000 P.A	CURRENT
3	1 STOREY BUILDING	DULA UCHA STREET OKPUNON-EGBU, NNEWI	<b>FLOOR:</b> TILE <b>WALLS:</b> SANDCRETE BLOCK WALL WITH TEXTCOTE EMULSION <b>DOORS:</b> WOODEN PANEL <b>WINDOWS:</b> ALUMINIUM SLIDE <b>CEILING:</b> ABSESTORS <b>ROOF:</b> LONG SPAN ALUMINIUM <b>PAVED AREA:</b> DAMP PROFILE COURSE (DPC) <b>OTHERS:</b> WELL FENCED WITH GATE, PRIVATE BOREHOLE	12% DEP	1 UNIT OF 4 NOS 2 BEDROOM FLAT. RESIDENTIAL	MEDIUM DENSITY	N160,000 P.A	CURRENT

4	BUNGALOW	NWOKO CRESENT URU COMMUNITY UMIDIM, OFF ROUNDABOUT NNEWI	<b>FLOOR:</b> TILE <b>WALLS:</b> SANDCRETE BLOCK WALL WITH EMULSION <b>DOORS:</b> WOODEN PANEL <b>WINDOWS:</b> LOUVERS <b>CEILING:</b> ABSESTORS <b>ROOF:</b> CLS <b>PAVED AREA:</b> NOT PAVED <b>OTHERS:</b> PRIVATE WALL, WELL FENCED WITH GATE	28% DEP	1 UNIT OF 4 NOS 1 BEDROOM FLAT. RESIDENTIAL	MEDIUM DENSITY	N100,000 P.A	CURRENT
5	3 STOREY BUILDING	MBANANO NNEWI- ICHI OPPOSITE CHRIST THE KING MINISTRY	<b>FLOOR:</b> NORMAL CEMENTED FLOOR <b>WALLS:</b> CEMENTED WALL <b>DOORS:</b> WOODEN <b>WINDOWS:</b> LOUVERS <b>CEILING:</b> ABSESTORS <b>ROOF:</b> ZINC <b>PAVED AREA:</b> NORMAL FLOOR <b>OTHERS:</b> FENCED WITH GATE	23 YRS	8 BEDROOM FLATS	MEDIUM DENSITY	N25,000,000	2014
6	2 STOREY BUILDING	INNOSON DRIVE OFF MINISTRY OF WORKS AREA OFFICE UMUDIM, NNEWI	<b>FLOOR:</b> SCREEDED <b>WALLS:</b> SANDCRETE BLOCK WALL WITH EMULSION <b>DOORS:</b> WOODEN PANEL DOORS <b>WINDOWS:</b> ALMACO <b>CEILING:</b> ABSESTORS <b>ROOF:</b> ALUMINIUM <b>PAVED AREA:</b> NOT PAVED <b>OTHERS:</b>	16% DEP.	1 UNIT OF 16 NOS SPACES	HIGH DENSITY	N120,000 P.A	CURRENT
7	SHOPS (5FT/7FT LONG)	UMUDIM NNEWI G.O.D STREET OFF CHIKASON INDUSTRIES	<b>FLOOR:</b> TERRAZZO <b>WALLS:</b> IEXTCOAT <b>DOORS:</b> IRON DOORS <b>WINDOWS:</b> SINGLE WINDOWS (ALUMINIUM GLASS) <b>CEILING:</b> CONCRETE <b>ROOF:</b> <b>PAVED AREA:</b> BEAR GROUND <b>OTHERS:</b> NOT PAVED, NO PRIVATE BOREHOLE	ABOUT 15 YEARS OLD 45% DEPRECIATION	6 SHOPS	MEDIUM DENSITY	N60,000 P.A	JUL-15
8	SHOPS	NNEWI CHI, ALONG ONITSHA ROAD	<b>FLOOR:</b> NORMAL CEMENTED FLOOR <b>WALLS:</b> NORMAL CEMENTED WALL <b>DOORS:</b> WOODEN DOORS <b>WINDOWS:</b> LOUVERS <b>CEILING:</b> ABSESTORS <b>ROOF:</b> ZINC <b>PAVED AREA:</b> NORMAL FLOOR <b>OTHERS:</b> 9 CAR PARK SPACE	18 YEARS OLD	20 SHOPS	HIGH DENSITY	N2,500 PER MONTH (N30,000 P.A)	EARLY 2015

9	SHOPS (BUNGALOW)	ALONG THE AXIS OF OWERRI ROAD NNEWI, TOO UMUDIM NNEWI	<b>FLOOR:</b> CEMENTED <b>WALLS:</b> CEMENTED <b>DOORS:</b> METAL DOOR <b>WINDOWS:</b> METALS FLUSH WINDOWS <b>CEILING:</b> ABSESTORS <b>ROOF:</b> ZINC <b>PAVED AREA:</b> SAND FILLED <b>OTHERS:</b> NOT FENCED AND NO MAIN ENTRANCE	3% DEPRECIATION OF 5 YEARS	8 SHOPS, COMMERCIAL PURPOSE	MEDIUM DENSITY	N200,000 P.A	2014
10	SHOPS	7 OKPUNO STREET UMUDIM	<b>FLOOR:</b> SCREEDED <b>WALLS:</b> SANDCRETE EMULSION <b>DOORS:</b> CORRUGATED IRON DOOR <b>WINDOWS:</b> <b>CEILING:</b> ABSESTORS <b>ROOF:</b> CORRUGATED IRON SHEET <b>PAVED AREA:</b> <b>OTHERS:</b>	8 YEARS	1 UNIT 12 SHOPS	MEDIUM DENSITY	N1,500 PER MONTH (N18,000 P.A)	2013

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## 2.8 Property Valuation Practice

Property valuation is broad and varied. It involves the determination of the monetary worth of properties for whatever purpose taking into account the nature of the property and the state of the property market. Now that Nigeria is experiencing a recession, property owners are willing to cut the prices of their properties. Property Valuation is a complex term because it involves a lot of economic, physical and legal considerations. That is why valuers are usually conservative when drawing conclusions about the capital value of a property.

It can also be defined as a model for determining price and that value is the end result or a quantification of an understanding of the market. The legal impact; physical constraints; the planning regime; the availability of finance; the demand for the product and the general economy all influence the value of the subject property.

Millington (2000) gave a definition of valuation as the art and science of estimating the market value of an interest subsisting in a particular landed property, for a specific purpose, and at a particular time, taking into account all the features of the property and also considering all the underlying economic factors of the market including the range of alternative investments. This view

agrees to an earlier statement about the complex nature of valuation especially when external factors that are economic are considered—things acting outside the control of the property investors such as demand and supply, taste and present fashion and also population shifts.

Treasury Board of Canada (2006) in Kuye (2008) defines appraisal (equivalent name of valuation in US, Canada and some other countries) as,

“An adequately written opinion of the market value of the real property on a specified date that evaluates the real property rights involved according to accepted appraisal practices, and is obtained from, and signed by, a person who is a real property appraiser accredited by a provincial, national, or international real property appraisal organization, or who is experienced as an appraiser or real property and is either established in a real property-real business or is employed in the federal public service.”

The various definitions really capture most aspects property valuation in terms of the making of the professional who is qualified to carry out a valuation. However, the valuation procedure is of importance here no matter the method of valuation or approach used for instance market data, income, replacement cost, residual and profit method. For each method, the valuer needs to have data on property market transactions at his disposal. The unavailability in good quantities of such data is capable of undermining the valuation opinion. Again such data must be sustainable over a long period of time to make for comparison and analysis of the variations that could occur as a result of unstable economic environments.

## **2.9 Relevance of Database Management Systems (DBMS) To Valuation Practice**

Valuations are required to determine the values of interests in land and landed property, such exercise may be carried out at familiar and unfamiliar terrains, to the valuer. DBMS will do the magic in tracking large volumes of relevant property market data at any location, online, making them available to valuers who want to inquire about the data. Ordinarily, it might take weeks or even months to gather such information through field enquiry or ransacking of file

cabinets but with just a click of the mouse, the valuer will have more than enough updated property data.

According to Kakulu (2003), computer database programs provide tools that keep track of large amounts of data filtering through the data and providing the answers people need. In addition, she presented the differences between database technology and traditional file-based systems as follows:-

	<b>Traditional File Problems</b>	<b>Database solutions</b>
1.	Data cannot be stored in a manner that represent the real world relationships	Database solutions consist of comprehensive data structuring facilities which enables real world objects and relationships to be presented in the data model.
2.	Traditional filling systems show low responsiveness to change	Databases have data independence facilities which enable the effects of changes to be minimized. Data is separated from programs and multiple views of data are permitted
3.	Traditional filling systems involve high development costs	High-level database manipulation languages make it easier to build applications
4.	Difficulty is experienced in information search	Database queries make data searching and retrieval simple, quick and reliable
5.	Low data reliability and integrity due to the decentralization of data and decentralized control of information.	Controlled data entry makes information contained in databases more reliable.

*Culled from A Computerized Approach to Real Estate Practice in Nigeria by Ibimina Kakulu*

It is believed that analogue or traditional file-based systems will soon be naturally overtaken by database technology. The database developed in this study through MySQL database package is such that is user friendly; it has a search panel that can speedily take the user to specific property types and their specific locations for example land only, 2 bedroom flat only etc. This is further illustrated as follows:



The screenshot shows a web browser displaying the 'Anambra Property Database' website. The page title is 'Awka Database'. Below the title, there is a search bar and a table with 9 columns: S/N, Property Type, Location, Structural details, Conditions, Accommodation/use, Neighbourhood characteristics, Value (N), and Date of Transaction. The table contains three rows of data.

S/N	Property Type	Location	Structural details	Conditions	Accommodation/use	Neighbourhood characteristics	Value (N)	Date of Transaction
1	LAND/PER PLOT	30M AWAY FROM YAHOO JUNCT CN, IFITE	Floor: Walls: Doors: Windows: Ceiling: Roof: Paved Area: Others: FENCED WITH GATE				N9,000,000	2016
2	LAND/PER PLOT	BEHIND WHITE VIEW HOTEL, IFITE	Floor: Walls: Doors: Windows: Ceiling: Roof: Paved Area: Others:				N4,500,000	2016
3	LAND (A PLOT)	ALONG JOY HOSTEL, IFITE AWKA	Floor: Walls: Doors: Windows: Ceiling: Roof: Paved Area: Others:				N6,000,000	

The plate which was lifted from Appendix III shows among other things the search box. Any field that is typed into the box will automatically reset the numbering of the market data to land or buildings as the case may be. The essence is to reduce the search time. Also the user will not have to scroll down assuming he is searching for values of land in Awka metropolis.

In the above table, the third point can be criticized because; practically speaking, installation and managing databases technology could be very expensive especially in a less favourable business climate like Nigeria. This leads us to the next discourse which is the challenges of managing DBMS's.

## 2.9 Challenges of Managing DBMS's

It is not easy to install and manage database management systems especially in import-oriented economies like Nigeria where virtually all computer hardware are imported from far-away countries. The perceived challenges are enumerated below:-

- i. High cost of computer hardware
- ii. High cost of generating Plants and fuel
- iii. In some instances, a firm must make regular payments to internet service providers. This may be counterproductive if the firm's income is not enough to offset its expenses.

- iv. In the property sector, some member firms may be unwilling to disclose relevant property market data necessary to update the DBMS.
- v. Regular field surveys must be carried out to gather relevant property market data. This Herculean task goes to the DBMS Administrators.

Despite the perceived challenges stated above, database solution is generally affordable because when time is saved through speed, money is the end benefits and vice versa.

### **2.10 Data Gathering in Property Valuation**

In a valuation exercise, after defining the valuation problem by identifying the purpose and basis and the property interest, the next challenge will be how to gather the necessary information required for a complete solution of the problem. Data gathering or, what Ifediora refers to as, data program, in valuation process is the systematic identification and collection of data and relevant information necessary for the solution of the valuation problem plus the analysis and reduction of the data to appropriate units for application to the specific problem (Ifediora, 1993).

As mentioned in the background of study, the data referred to include property values, location characteristics, structural details, rental evidence etc. However, a much broader and more organized perspective may be taken into consideration. For instance, Ifediora (Ibid) classified data required for collection and analysis into two groups:

- i. General Data, and
- ii. Specific Data

General data comprises locational, international, regional/state, city/town, neighbourhood, economic, market analysis, financial, economic base, trends. Specific data, on the other hand, refers to the subject property, title, site physical factors, improvements, highest/best use planning matters, comparative, costs sales, rentals, outgoings, depreciation rates, yields, interest rate. In addition, the general data program attempts to identify, analyze and predict all those forces that affect the value of the property in the context of its location within, and relationship with, the neighbourhood, the town or city in which it is situated, its state or region, and the national and international developments. A good

example of such development is the negative impact of the global financial crisis on mortgage lending. Specific data program on the other hand attempts at identifying the attributes, as opposed to the general influence affecting the property, of the specific property and the cognate comparables that will provide the information to enable decision on the monetary value of the property to be made.

Valuers in the practice of property valuation, presently, are not yet as articulate as possible in terms of keeping records of property data program in the manner highlighted above. This brings to bare a yawning gap between theory and practice. One observation which has been made is that many valuer has not discovered that inaccessibility of property market data is a problem that required immediate ICT solution. What then are the perceived causes of inaccessibility of property market data?

### **2.11 Causes of Inaccessibility to Property Market Data in Valuation**

From the foregoing, it can be pointed out that the causes of inaccessibility of property market data are

- a. Lack of available organized records
- b. Lack of organized property markets surveys
- c. Use of traditional filing system that required long hours to search for property data
- d. Non-use of established database technology  
(Kakulu, 2003)

The panacea is obvious—use of information and communication Technology (ICT). ICT has transformed the world to a jet- speed world.

### **2.12 Contents of a Valuation-Inclined Database (VID)**

What should constitute the content of a valuation-in database? The theoretical content of valuation theory itself is without limit and therefore it will be proper to concentrate specifically on the variables mentioned in chapter one of this study, namely unit construction costs, yields, and rental cum sales data. However, it's not just about showcasing such large amounts of data on the database so developed; it is necessary to use the right method of analysis in

coming up with the variables. For instance, for one to state the yield of a property at a specific area, one must use the right measurement tools to give an accurate figure for yield which is reliable in valuing comparables of the subject property. We shall attempt, in the following sub-sections, to review literatures on the aforementioned variables.

### **2.12.1 Unit Construction Cost**

The unit construction cost is one of the factors considered when using the replacement cost method of valuation to determine the capital values of assets. The use of inappropriate unit cost will lead to undervaluation or overvaluation of properties. How is the unit cost derived? This leads to the following explanation on the replacement cost method. It should be borne in mind that, in line with the objective of this study, what is important is showcasing the appropriate unit construction cost of different classes of properties on the already aforementioned database.

## **II. The Depreciated Replacement Cost (DRC) Method**

As earlier defined the DRC method of valuation is a method of determining the value of a property or an asset by reference to the cost of replacing it or procuring an acceptable substitute. The method is often used by practicing Estate Surveyors and Valuers, which acclaims its wide acceptance as a good method (Ifediora, *ibid*). The Dictionary of Real Estate Appraisal (4th ed.) defines replacement cost as the estimated cost to construct, at current price as of the effective appraisal date, a building with utility equivalent to the building being appraised, using modern materials and current standards, design, and layout. The aforementioned definition gives the DRC method a global undertone. Depreciated cost itself simply means cost less depreciation (for wear and tear, deterioration, etc) as at the date of the appraisal.

Therefore put together the DRC method can be defined as the replacement costs of an asset which is subject of a valuation or appraisal, less depreciation to allow for deterioration, physical wear and tear or other forms of depreciation.

## **b. DATA REQUIEMENTS**

Valuation by the DRC method requires the following data:

- replacement cost new of subject property  
depreciation allowance to take care of age, wear and tear, etc  
value of land as though it were vacant

#### **Replacement Cost New**

In theory estimating the cost of reproducing the subject property as if new (or reproducing a new similar property or comparable) entails calculating the gross floor area of the property and then multiplying by the unit construction cost. But in practice, this is not so easy to come by as the appraiser would need to source for relevant cost information from government ministries or departments such as housing and works. On the other hand, relevant cost info can be gotten from the experience of the Valuer or by reference to comparables.

To make it scientific, unit construction rates can be gathered and published by Real Estate based Institutions like the Nigerian Institution of Estate Surveyors and Valuers (NIESV). As at the time of this analysis there has been no documentary evidence of building cost information by NIESV within the study areas of Awka and Onitsha. In places like Port-Harcourt, the Institution issues out, at different intervals, such documents (with official stamp) to its members as a working guide.

Therefore the only method available to especially young surveyors, who in most cases carry out the valuation, is assumption based on the premise used for previous valuations or phone contacts. In later chapters we shall review the method of estimating cost new as used in practice, and also generate the quantity surveyor's cost

In estimating the cost new of a property the Valuer should note the distinction between reproduction cost and replacement cost. Reproduction cost is the cost of creating a replica building or improvement on the basis of current prices using the same or closely similar materials while Replacement cost is the cost of creating a building or improvement having the same or equivalent utility, on the basis of current prices and using current standards and design (Ifediora, 1993; Kuye, 2008). However, practicing Valuers generally use the replacement cost but there is need to take note of the distinction.



## DEPRECIATION

According to Kalu (2001), depreciation is the allocation of a tangible asset's cost over its useful life. In appraising, it is defined as a loss in value from any cause; the difference between the cost of an improvement on the effective date of the appraisal and the market value of the improvement on the same date (Dictionary of real Estate Appraisal, 4<sup>th</sup> ed.) Put together, it could be intended to mean some form of gradual or rapid depletion in the value of an improvement which might be caused by physical, natural and economic forces. It is believed that depreciation beings where construction stops, and therefore, it is a key factor to analyze in any valuation by cost method if one were to arrive at an appropriate or reliable value opinion. The term is often used interchangeably with the word obsolescence.

### Causes/ Types

The physical causes or types of depreciation are as follows:

- a. Physical Deterioration/Depreciation
- b. Functional Deterioration/Depreciation
- c. Economic Deterioration / Depreciation

#### a. **Physical Deterioration /Depreciation**

This is characterized by physical (visible) wear and tear of the subject property. The Valuer should observe the different components of the subject property namely roof members, wall, doors, windows, floors etc. to visualize any physical defects on the structure. The defects observed do affect the value of the property

In practice whatever is visualized should be backed up by photography as evidence for the present time and for posterity.

#### b. **Functional Depreciation**

Functional depreciation or obsolescence, unlike physical depreciation, is not easily noticed except through careful observation. Many a property which is subject of valuation exercise is found wanting in this type of defect, even though they may appear good looking and stable. Ifediora (ibid) affirmed that functional depreciation could result from;

- Faulty design: ceilings too high or too low; improper location of kitchen, bathrooms, etc, wasted spaces; etc. This has been observed a couple of times due to the fact that the bulk of buildings in Nigeria are not designed by qualified Architects.
- Dysfunctional structural facilities: external walls not water resistant; ceilings and walls not insulated; inadequate electrical wiring, plumbing, etc. One could also add visible untidy wiring.
- Dysfunctional water cistern, soak away pits and septic tanks.
- Water not well drained in bathrooms/ toilets. One would not want to view some bathrooms and toilets during valuation exercises. Brooms will usually be seen as back-ups to draining water after bath.
- Old fashioned facilities, e.g. outmoded kitchen sink, coal burning kitchen sink; etc.

The list is endless. In practice, it is not enough to value a building by mere physical observation. The functional aspects of the building must be thoroughly checked because it is assumed that an informed purchaser or would-be occupant is unlikely to pay more than the property commands in terms of utility.

### **c. Economic or External Depreciation**

Economic depreciation is the worst of them all because it acts outside the subject property. It is beyond the containment of the property arising from the fact that the variables that warrant it are external to the property.

Therefore while the physical and functional obsolescence can be solved by carrying out appropriate remedial actions in the property that of economic obsolescence is beyond the control of lessor or occupier.

Causes of economic depreciation include

- Neighbourhood hazards and nuisance; heavy traffic flow; smoke; dust; noise; offensive odours; etc
- Infiltration of less desirable neighbours
- Road re-alignment or indexing which may cut off an area and decrease demand

- Decreasing demand; population shifts; depression or other adverse economic factors such as financial meltdown or cash scarcity/ squeeze.

#### **Value of land (as if vacant)**

The value of the land on which the subject property is situated is also important. Land in this case will be considered as though it was vacant. The Valuer will need to carry out a survey to keep abreast of current land values within the subject neighbourhood.

#### **Valuation Procedure in the Cost Method**

The procedure for valuation by the DRC method is as follows:

1. Determine the replacement cost (new) of the subject property,  $C = \text{unit cost} \times \text{gross floor area}$
2. Make allowance for depreciation (Depreciation will usually be an accrued percentage over  $n$  years)  $D = x\% (\text{annual dep.}) \times n \text{ years (using the straight line method)}$
3. When the result of (1) is applied to that of (2), the result will be the DRC ,  
 $C \times D = C.D$
4. Add value of land as of vacant,  $C.D + L$
5. The final result gives us the Capital Value.

NB: In general, Unit Cost = Construction Cost divided by the total gross floor area.

#### **2.12.2 Yield**

##### **I. The Concept of Property Yields**

Property yield or capitalization rate, as commonly referred to, in real estate investment is one of the most important sources of information in terms of commercial property valuation and pricing. The property yields are also known as Return on Investment (ROI), and usually expressed as a percentage of the amount financed against the property's investment rather than the property's value. It thus refers to the interest or dividend from a security and it's usually expressed annually as a percentage based on the investment cost, its current market value or its face value.



Kalu (2001) defines yield as the return from an investment over a period of time; a numerical representation of the relationship between net income and capital outlay or initial cost over a period of time as a percentage.

Ifediora (2005) also defined yield as the rate of interest of which all probable future net incomes from an investment are converted to capital value. It is also the annual percentage amount produced by an investment by reference to its cost or value.

Property yields or the return on real estate investment (ROI) are also a measure of expected return, which reflects property market fundamentals Hoesli and Macgregor, (2000). Again according to Ifediora (2005), the real rate of interest on capital invested, termed the yield is the ratio of net income to market value. Kuye (2000) also gave an insight on the yield term as the income from investment usually expressed as a percentage of its current price.

According to the Appraisal Institute (2001), the term yield is a ratio used to estimate the value of the income producing properties which is simply expressed as the sales prices or value of a property being denoted as a percentage. Investors, leaders and appraisers use the capitalization rate or the property yield to estimate the purchase price for different types of income-producing properties. Fundamentally, studies of real estate investment usually involve some analysis of yield. Unfortunately, one yield cannot be compared to another yield. A significant fact about yield is that it is an indicator of value and risk. Thus, the yield rises as value falls and falls as value rises.

Again, the more risky an investment is, the higher the capitalization rate or the property yield of the particular investment and vice versa.

Thus, according to Hoesli and Macgregor (2000), the yield is used to make assumption about market expectation of growth, risk and depreciation. Their relationship is further expressed as follows:

- i. The higher the expected risk associated with an investment, the higher the yield.
- ii. The higher the expected income growth of the property investment, the lower the yield and

- iii. The higher the expected depreciation accompanied with the subject property, the higher the yield.

Property yield which is also called the capitalization rate is the rate of interest at which all the probable future net incomes from an investment are converted (i.e. discounted capital value) and compounded to capital value.

Basically, the property rate or the capitalization rate universal formula consist of net annual operating income divided by the selling price or the initial income divided by the market value and expressing it as a percentage of the annual figure.

The net operating income (NOI) which is described as the numerator of the yield formula is characterized by the actual or anticipated remaining net income after deducting all operating expenses from effective gross income, but before deducting mortgage debt service.

Therefore, property yield can be expressed as follows:

$$\text{Yield} = \frac{\text{Net operating income (year)}}{\text{Capital value/acquisition cost}} \times 100$$

The yield formula is similar to the net capitalization which assesses market value based on market condition. According to the recommendations of the British Property Glossary (2003), the real estate yield should be represented by the percentage of operational surpluses. In other words, the yield should be the percentage of net income minus operating cost for the calculation period.

### **III. Classification of Yields**

Basically, investment yields are measures of expected return. According to Hoesli and Macgregor (2000), there are two basic forms of yield in the property investment;

- The gross yields (The total return) and
- The net yield (The income return).

Thus, studies of property investments usually involve various analyses of yields. An in-depth understanding of these different yields and how they are calculated is fundamental to assimilating how and when they can be compared.

#### **A. The Gross Yield**

This is the most basic type of yield, which is estimated from the market price (taken from a transaction) and its market gross income (annual rental assuming it is at a market rate) (Collect, 2000).

Mathematically, the gross yield or the total return is represented as follows;

$$\text{Gross yield} = \frac{\text{market gross income}}{\text{market sales price}}$$

RICS (1997) defines the term Gross Yield as “The guaranteed return to an investor before tax, given a purchase at the market price. This is a highly simplistic yield calculation but it is often adopted in situations where there are substantial numbers of *rack rented* properties (i.e. properties rented at market income) and cost are relatively even across the population of properties. This type of yield is not comparable with most other investments since it makes unrealistic assumptions such as infinite investment life, no capital or rental growth and no capital or annual expenditure. Notwithstanding, the gross yield is often used as a means of comparison amongst simple investments properties that are within the same general sub-market. One important point here is that the yield calculation relates to specific sales transaction.

It is important to note that even if the sample data is used to form the aggregated data the mean of the sample does not equal the mean of the aggregate except in the highly unlikely circumstances where all of the sample yields are identical.

While the gross yield is simple, its lack of compatibility to other yield seriously decreases its ability. Less simplistic versions of the yield calculation provide for comparability with other competing investment opportunities.

## **B. The Net Yield**

The net yield or the income return is based on the market net operating income (NOI). The net operating income is calculated from the gross income and takes into consideration the annual expenses that must be met by and credit losses. Thus, the net operating income (NOI) is calculated as follows;

NOI= market gross income less operating expenses and the net yield is then calculated as:

$$\text{Net yield} = \frac{\text{Net operating Income}}{\text{market sales price}}$$

According to the Appraisal Institute (2001), the net yield provides for a reasonable comparison of yield across markets where properties are *rack rented*, where capital expenditure is not required and where there is nil or constant expenditure of capital and rental growth within the Nigerian property market context, comparison is difficult since there is considerable difference in expected growth rates. Over the last few years, the Nigerian residential property sector has witnessed a great upsurge in the capital expenditure and rental growth. Thus this variation in capital growth needs to be accounted for in the yield analysis since an investor will be seeking both annual income and capital gain.

### **b. The Property Specific Yields**

The words rate, return and yield are used interchangeably as synonyms (Jones Long Wotten Glossary of Property Terms, 1989) and used to describe the ratio between income and capital value or cost . Thus the sub terms depends on the objective of the measurement. Thus IVSC (2003) defines the following terms;

### **A. Initial Yield (IY)**

This is the initial net income on the date of transaction or valuation expressed as a percentage of the sales price. According to Hoesh and Macgregor (2000), the initial yield term is the same as the all-risk yield. It represents the interest rate of which the annual net income from an investment is capitalized to ascertain the capital value of a given data. It is calculated from the property gross income and takes into

consideration the annual expenses as well as making allowances for vacancies and credit losses. Mathematically, the initial yield is expressed as:

$$Y = \frac{\text{NOI}}{P}$$

Where Y= yield

NOI= Net operating income

P= Market sales price.

### **B. All-Risks Yield (ARY)**

This represents the interest rate or yield at which the annual net income from an investment is capitalized to ascertain the capital value at a given date. It can also be noted as the overall capitalization rate.

It can be expressed algebraically as

$$Y = \frac{\text{Years Purchase}}{\text{capital value}}$$

### **C. Years' Purchase (YP)**

This is the ratio between the sales price and value of a property and the average annual income or income expectancy; it may be based on gross or net income. Years purchase can be termed the income multiplier.

### **✚ The Determinants of Property Yields**

Ogbuefi (2002) is of the view that the factors that govern yield must be considered in appraisal. The cardinal factors he stated are related to what other notable authors have propounded and they include: security of capital invested, security of income, regularity of income, liquidity of capital, the ease of management and the tax condition applicable to the investment.

Understanding the factors that affect property yields can help evaluate developments in the real estate capital market and assess their effect on property value and prices. The capitalization rates or property yield represents

acceptable income return by investors looking for properties in the real estate market. It is important however to bear in mind that differences between properties yields are dependent upon the type of property they are related to.

Dubben and Sayce (1991) enumerated some factors that influences the yield levels within a given real estate investment market.

1. Perceived risk associated with the investment under consideration.
2. Investor expectation of future property value increase (appreciation)
3. Development and refurbishment potentials.
4. Required returns in alternative investment vehicles, such as stocks and bonds.

## **1. Risk**

This is the uncertainty associated with the future income stream and for capital gains expected from an investment. In real estate, risk can be defined as the uncertainty with respect to the property's income earning capacity and value. Investors' risk perception regarding a property's prospects should be influenced by the economic and real estate market conditions prevailing at the time of the purchase. All other things being equal, one would expect that when the real estate market is strong, with rising rents, high levels of absorption, and declining vacancies, investors will feel less certain about the property's future cash flows and appreciation prospects. This lower uncertainty will translate to a lower risk rating, allowing investors to accept lower returns and lower capitalization rates. This proportion is supported by the findings of a study by Sivitanidou and Sitivitanides (1991), who verified empirically that when market conditions are strong, residential apartment capitalization rates are low.

Basically the performance of property is affected not only by the broader market conditions but also location and property specific factors. These location and property specific factors also affect the risk perception and the capitalization rates an investor may use to calculate the maximum price he is willing to pay for a property. For instance, an investor may consider a 30-year old property as more risky as a new one, due to the greater risk, functional obsolescence or greater over turns of maintenance expenses (beyond those normally accounted for buildings of such age).

Again, other location specific factor that may affect an investor's risk perception has to do with the stage of development of an area. An investor may consider the purchase of a property in an area with little development, infrastructure, and supporting services as more risky, compared to a property located in a fully developed neighborhood. That is why new massive development in mostly undeveloped area will decrease the risk of existing properties and contribute to the decrease in the capitalization rate or the property yield for such properties. There is a strong statistical relationship between high diversity in an area's residential tenant base and low capitalization rates. He also verifies that markets with stable residential employment growth rates tend to have lower capitalization rates. Thus, within the theoretical framework developed so far, this affect can only be linked to investor's perceptions.

## **2. Expected Appreciation**

This is another factor that affects the investor's return and therefore, the capitalization rates. Investors make their discussions based on the total expected return which the sum of income returns and appreciations may affect the market return.

The bottom line is that when market-wide expectation of value increase is high, market capitalization rates should be low. Investors' expectations regarding the future appreciation of a property is influenced by the same factors that influence risk perceptions, which are indications of market strength.

## **3. Development and Refurbishment Potentials**

This is not the least amongst the factors that determine yield. Investors will be satisfied with low yields in cases where the investments of interest have a high development or refurbishment potentials. However there are cases where the initial yield at which the transaction is concluded may bear little or no relationship to the income of the property in its existing use and structure (Dubben and Sayce, 1991).

## **4. Comparative Returns**

In order to make good investment decisions investors should not only look at returns and risks related to real estate investment, but also compare returns among other financial assets such as risks and returns accompanying stocks and bond.

Thus, when stocks and bonds are doing better relative to real estate in general and apartment investments in particular, there will be fewer investors and less capital chasing apartment properties. Keeping the supply of apartment investments constant, there will be less investors competing for the same number of investments thereby allowing acquisition of such properties at lower prices and hence, higher apartment capitalization rates . Therefore, when alternative investments are doing better than estate investments real estate capitalization rates should be raising.

### **Other Factors Influencing Yield on Property Investment**

#### **i. Fiscal Policies**

The deregulation of a nation's economy through the management of taxation and government expenditure can cause inflation or depression to investments, and this invariably would reflect on the value potentials which affect its capitalization rates.

#### **ii. Market Ability**

This is the ease at which investment would turn into cash. If a security lacks market ability, then the investor would require higher yield to compensate him.

#### **iii. Political Instability**

Incessant changes in government, industrial unrest, international crisis or any event likely to affect business confidence are most likely to influence the return of the investor on property investment.

### **Duration of Loans**

Basically, banks funds 75% of their loanable funds to property development. Thus, the element of risks increases with the duration of such loan employed in that particular property investment.

#### **iv. Investment Interest**

Property investment is fixed income equity. The characteristics of a property investment originate from the legal contracts, which the interest is subjected to. For freehold interests, by virtue of Decree No. 6 (1978) being incurred by the



high interest depends on the condition of the lease granted but the characteristics of a leasehold investment depend on the condition of the sublease.

### **Theory Underlying the Measurement of Yields**

In trying to identify yields levels, there are basic issues that need to be taken into consideration. Thus, Sivitanides et al (2003) enumerated two model issues that undertake the appropriate measurement of the property yields;

- ix. The type of yield represented by the data and
- x. The accuracy of the data.

Thus, according to Sivitanides et al (2003), all types of yield data suffer from accuracy issues to some degree, due to the quality mix of the specific property involved in the yield estimates and the type of Net operating income (NOI) measure underlying the yield calculation for each property. An accurate risk of yield movements should refer to samples that are exactly identical through time informs of quality mix characteristics. It is difficult however to collect such information due to the following:

- High heterogeneity across individual properties,
- Scarcity of property transactions,
- Varying quality of properties actually transacted at different points in time.

Again, another accuracy issue is raised regarding the Net operating income measure associated with estimate on reported yields. Thus, the Net operating income measure can be referred to as the year's Net operating income or a stabilized Net operating income which reflects the average of the protected Net incomes streams over the investors holding period. Those two Net operating income could lead to extremely different yield operating income could lead to extreme different yield rates estimates and depending on which measures is the basis of each period's calculation; they could introduces nose in the historical yield series. Ludstrom (2000).

Basically, an important aspect of yield measure is that, it is also based on the investor's sentiment concerning different types of assets. According to the UN

Property Report (August 2003), “it remains a significant arbitrary between property yields and interest rates”. In other words, property yield continued to be slightly decreasing even though rental values are fallen; thus yields should be growing up not down. One major cause to that would be that many investors are chasing property, but sellers are very few, which leads to reprising of property. The investor’s demand for property tends to move yields more than any other economic fundamental. Thus, the higher the investor’s demand the lower the yield due to the reduction in the risk premium. (Ball et al, 1998).

### **2.12.3 Rental Value**

Rental value is a key variable in income-based valuations such as income method, residual method, profit method and market comparison method. For the income method, the valuer must know the rent or get it through analysis before capitalizing it. For the residual method, rental value may be needed in determining the gross development value depending on the valuation problem at hand. For the profit method, the amount available for rent must be determined before capitalization. For the market comparison method, rental values of similar properties are compared for valuation purposes. Therefore rental value is an important data in the process of estimating the monetary worth of an interest in property. By definition, rental value is the monetary worth of a subject property within a particular period which could be weekly, monthly or annually paid by a lessee or a tenant for occupation. This is similar to the definition put forward by Kuye (2008) who defined rental value as the worth of a lease of a property on periodic occupational basis.

The process of determining rental value is similar to the process of determining capital value of a property. (Kuye, *ibid*). This however depends on the approach or method adopted or used. In some big commercial properties rent is calculated on per square meter basis. This comes to play when each floor has a large quantity of partitioned spaces. Rent could also be determined by comparing the rental values of similar properties in the same neighbourhood. That is very possible in an active property market where buyers and sellers interact.

Rent can be gotten through different approaches. According to Richmond (1994), there are many ways of determining rental value. First, rental value can be determined by reference to the rent currently being paid. This may be a reasonable guide but it could be less than the rack rental value. It may have been fixed at a date in the past, and rental value has since increased due to inflationary trends. The rent paid may, at the commencement of the lease, be less than the full rental value at that time. The reason for this may be due to a special relationship that exists between the landlord and the tenant or it may be that the tenant had paid a capital sum, e.g. premium, in the past to attract a low rent. From the foregoing, field officers gathering rental data must be thorough enough to differentiate between rent paid and rack rental value. This can be achieved by comparing rents obtained in the same neighbourhood for similar properties or accommodation. It could also be determined through interviews with occupiers of properties. Again, valuers making use of rental databases can do a trend analysis of rental values over a period of time to take care of inflationary tendencies. Presently in Anambra State and Nigeria in general, rents are on a high due to increase in demand and also inflation.

Second, rental value can be determined by comparison with similar property. If properties are owner-occupied, vacant or held on long-established leases, then to determine their current values it may be necessary to compare them with the general levels of similar properties in the same neighbourhood. The practical difficulty of this method is that no two properties are exactly the same, so that the value of the comparable property or accommodation type may have to be adjusted to take into account the differences in age, location, condition and other matters (Richmond, *ibid*). However, such adjustments must be realistic to reflect what a prospective tenant or lessee can pay in the event of a transaction. The adjustment involves a *betterment comparison or analysis (that is, advantage or disadvantages in age, location and aesthetics which the comparables or subject properties have over themselves.)*

To make rental values sustainable there is need to systematically record them and store them on a database. This will be very helpful to trend analysis and easy retrieval for valuation purposes. An incorrect rental value is capable of negatively affecting the final value opinion in any valuation exercise. That is

why a database of real estate transactions (e.g. letting of properties at various locations) is needed to make valuation especially by income method effective, efficient and reliable.

#### **2.12.4 Sale/Purchase Prices**

Another important content of a VID is the sale or purchase value/price (which can also be called sale or purchase value; that is value at purchase or sale) which may be different from the calculated value in a valuation report. A valuation report which embodies the value opinion (monetary worth) may not be a reliable premise for doing yield analysis for valuation purposes because the amount for which a property is eventually sold may be lower or higher than the adopted capital value. However, the sale or purchase value stems from the estimated worth of the property carried out by a qualified valuer even though the price could differ at point of sale or purchase.

The Estate Surveyor and Valuer represents his client in a sale or purchase transaction. A sale/purchase transaction involves the transfer of property ownership from one party to another. The valuer negotiates a fair price for the assignment and it is usually based on a fair market value. He ensures that all necessary documents are obtained and properly witnessed e.g. certificate of occupancy, receipt of payments, deeds of conveyance, etc. (Olusegun, *ibid*). However the aforementioned view does not capture the fact that the Estate Surveyor and Valuer must exercise a duty of care in knowing whether or not the interest in the subject property is encumbered. Sale and purchase transactions are a major part of businessmen in Anambra State and the south east at large and there is need to track volumes of such transactions in a database that will help valuers in speedily executing valuation jobs in terms of yield analysis and comparison.

#### **2.13 Issues in Developing Property Valuation Database Systems**

It is not an easy task to develop a computerized approach to valuation especially one that attempts to replace human effort. Boyle (1984) attempted to develop an expert system for valuation of residential properties. Valuation is one of the most important professional skills which the General Practice Surveyor has to offer. He wondered if this skill could be transferred to a

computer, by-passing the need for trained human intervention. Though computer-based valuation system is possible but the skill of the valuer is necessary.

Indeed, in line with the researcher's intentions, field surveyors will be highly needed because it is the raw data obtained on ground that will eventually be uploaded on the property website for use by valuers. However, how the data gathering is done matters a lot for professional sakes.

Boyle (ibid) suggested an automated property valuation by computer which enables the user of the system feed in the information available to him after which the computer automatically gives the value of the property. The focus in this study is not about automation for use by less skilled persons but about uploading real-time property market information on a computer database for use by professional estate surveyors and valuers.

However, such information that would be of help to field officers are questions about, the type of property (e.g. semi-detached, detached, link-detached, bungalow, chalet, maisonette, etc), age of the property, number of bedrooms, reception rooms, condition/state of repair, tenure, special features, etc. Data on transactions in various property markets are obtainable from many sources—estate agents, taxation offices, building societies. This is not without challenges. A problem which is common to many sources is confidentiality. The actual price paid is felt to be a personal matter between the purchaser and his financial mentors, and should not be made freely available. Estate agents may be willing to help the genuine researcher, but do not, individually, turn over a sufficient volume of properties for a satisfactory statistical sample (Boyle, ibid). This is true especially when it applies to many developing countries like Nigeria where freedom of information is limited by people's perception.

In their view on developing real estate databases, Dudek-Dyduch and Raczka (2011) opined that the main role of the real estate database is to collect information on real estate transactions. The system should make it possible to view data included in the real estate database, add new information on real estates and export data to other formats. System configuration also allows the

user to modify the form, which is filled in when new property is entered into the database—the user may define what information will be stored in the database.

However, the idea here is not to expose each individual property's features but to provide a wide range of market and other information about each type or class of property within a particular neighbourhood. This is to ensure confidentiality of owners of property assets. Google map will be of great help in terms of geographical delineation of values according to distance from the CBD or major landmarks. This will be of value to estate surveyors and valuers who want to have a good framework on which to base their value conclusions.

#### **2.14 Observed Gaps in Literature**

From the foregoing, there are different literatures about database applications in real estate. Some authors like Kaku (2003) and Boyle (1984) wrote on its application to property valuation in terms of displaying property market data (e.g. constructional details, rent passing, sale/purchase values, yield, etc) to professional estate surveyors and valuers who want to rely on such data to complete a valuation. However, there is currently no literature that has so far demonstrated the functioning of access to real estate database in line with the objectives of this research. This observation applies particularly to the study area—Anambra State. Even from interviews conducted, there is still no such platform for valuers. Quick access to property market data is still a problem in the study area. This conclusion is based on the fact that there is currently no such online database application in the study area which gives estate surveyors and valuers the type of information they need in carrying out property valuation with ease and speed.

Dudek-Dyduch and Raczka (2011) affirms the above argument in their article on “Information System for Real Estate Valuation” as they state clearly, “The article presents a concept of computer software designed to assist property valuers. It needs to be stated that there is currently no professional computer that can be used for property valuation.” This is evident that valuation databases are still being conceptualized. In this context, this research on developing a database for efficient property valuation is intended to be a first in

the area of property valuation (in the study area). The reason is simple: the functioning of access to the database so developed will be practically demonstrated. It is hoped that the observed gaps, which are missing links between theory and practice, will be filled.

## **CHAPTER THREE**

### **RESEARCH METHODS**

#### **3.1 Research Design**

This survey design was used for this study. The survey research is a process whereby a sample is carefully selected from a population in such a way that the data from the sample is collected and analyzed and the findings are generalizable to the entire population under study. Where a sample is studied, the survey research is termed a sample survey research as against a census survey research where the whole population is studied.

#### **3.2 Sources of Data**

The data gathered for this research are from two sources—the primary source and the secondary source.

##### **a. Primary Source**

This includes data collected via questionnaire and interviews. In the course of gathering the relevant information with which to develop the database/website, property market data (residential and commercial only) will be sourced from registered estate firms doing business in the major cities of Anambra State namely, Awka Onitsha and Nnewi. The kinds of data that will be shown include the following property market data: market value, rental value, property type, location characteristics, use (or zoning), neighbourhood characteristics, age structural details, rental evidence, date of sale/purchases, tenure, encumbrances.

##### **b. Secondary Source**

This is characterized by data from existing body of knowledge namely, textbooks, unpublished works, local and international journals, dictionaries, directories and the internet.

#### **3.3 The Population Size**

According to a recent survey, about 606 estate surveyors are currently practicing in Anambra State. As said before, the study was done in the three major cities in the state namely Awka, Onitsha and Nnewi. The reason is not



farfetched. Most valuation activities in the state take place in those cities unlike other towns in the state.

### 3.4 Sampling Frame

This study will be beneficial to estate surveyors in Anambra State. A total of 606 surveyors are currently practicing in the state. This includes probationers and pupil surveyors. Their responses of these professionals are very important in determining the reason why the analogue approach is still being adopted in property valuation in Anambra State.

### 3.5 The Sample Size

To select the sample size of study Taro Yamane formula was used. The formula is given by

$$n = \frac{N}{1 + (Ne^2)}$$

Where,

n is the sample size

N is the total number of practicing valuers in the entire zones,

e is the error of margin which is 5%.

Therefore

$$n = \frac{606}{1 + (606 \times 0.05^2)} = 241$$

### 3.5 Instruments for Data Collection

The major instruments used for data collection are questionnaire and a Market Data Form and also interviews. The questionnaire appears as Appendix to this report. The data form appears thus:

#### 3.5.1 Data Form for Property Market Database

##### *Data Programme for Sale/Purchase Transaction and Rental Evidence*

✓ Property type (e.g. Land, duplex, Bungalow, etc)

.....

✓ Location.....

- ✓ Structural details.....
- .....
- Condition.....
- Accommodation and use.....
- ✓ Neighbourhood Characteristics.....
- .....
- Market Value/Rental value.....
- .....
- ✓ Date of Transaction.....
- .....
- ✓ State of the local, national, regional and global economies (as the  
Affect demand and supply of property in question  
.....  
.....
- .....
- ✓ Encumbrances (if any).....

The Form can be further developed into a table that can enable field estate surveyors capture relevant data and not leave any stone unturned. Table 1 explains the structure of the table.

**Table 1**

**Property Market Data Collection Framework for Anambra State**

S/ N	Property Type	Location	Structural details	Conditions	Accommodation/ use	Neighbourhood characteristics	Value (N)	Date of Transaction
		Emphasis area, neighbourhood, street and landmarks; distance from	Floor: Wall: Door: Windows :	Includes nature of depreciation from physical	No. of units, use, no. of spaces	Density	Rental Values, sale price of concluded transaction	Emphasis on recent transactions

		the road or properties with "goodwill"	Ceiling: Roof: Paved area:	minimum of observation			Unit construction cost (from Quantity Surveyors)	
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### 3.6 Method of Data Analysis

The statistical techniques used for data analysis are reliability test and one-way analysis of variance. A brief explanation of each of the techniques can be seen at Appendix III

**CHAPTER FOUR**  
**DATA PRESENTATION AND ANALYSIS**

**4.1. Introduction**

This chapter discusses the analysis of the data collected.

**4.2 Zones**

The zones and corresponding number of practicing values are shown in the Table 2.

**Table 2: Proportion of Population Size**

Zones	Population
Onitsha	360
Awka	176
Nnewi	70
Total	606

The table shows that 360 estate surveyors practice in Onitsha, 176 in Awka and 70 at Nnewi.

To select the sample size of study we used Taro Yamane formula given by

$$n = \frac{N}{1 + (Ne^2)}$$

Where

N is the total number of practicing valuers in the entire zones,

e is the error of margin which is 5%.

Therefore

$$n = \frac{606}{1 + (606 \times 0.05^2)} = 241$$

The value of sample size of 241 is distributed to the three zone by simple proportion as shown in the Table 3.

**Table 3: Proportion of Sample Size**

Zones	Population	Sample size
Onitsha	360	143
Awka	176	70
Nnewi	70	28
Total	606	241

The questionnaires were distributed to the respondents and the following reliability test was obtained as shown in the Table 34.

Every item was analyzed using the relevant statistical techniques explained Appendix II

### 4.3 Presentation of Data

The following data was collected from field via questionnaires. A key that indicates what each code stands for is given as follows:

#### Key

**Sex:** Male=1, Female=2

**Membership:** Fellow=1, Associate=2, Probationer=3, Graduate=4

**Experience:** Less than 5yrs=1, 6-11yrs=2, 12-17yrs=3, 18-23yrs=4 Above 23yrs=5

**Zones:** Onitsha=1, Awka=2, Nnewi=3

**Questions:** SA=5, A=4, U=3, D=2. SD=1

**S/N** represents Serial No. of Respondents which is equal to 241.

**M** stands for Membership

**E** stands for Experience

**Z** stands for Zones, that is Onitsha, Awka and Nnewi

**Q** stands for Question. The Question items are provided in the Questionnaire in Appendix I

**Table 4:** Responses from Respondents

S/N	Sex	M	E	Z	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10	Q11	Q12	Q13	Q14	Q15	Q16	Q17
1	1	1	2	1	5	5	5	5	5	5	5	5	2	5	5	5	5	3	3	3	4
2	1	3	3	1	5	5	5	5	3	5	5	5	5	5	5	5	3	2	3	2	5
3	1	2	2	1	5	5	3	5	5	3	3	5	5	5	3	5	5	3	1	1	5
4	2	3	1	1	5	5	5	3	5	5	5	3	5	2	5	3	5	3	3	3	5
5	1	2	2	1	4	4	4	4	4	4	4	4	4	4	4	4	4	2	5	2	3
6	1	4	1	1	5	5	5	5	5	5	3	5	5	5	5	5	5	5	1	1	5
7	2	4	2	1	3	3	3	3	3	3	3	3	3	3	3	3	3	1	1	5	5
8	1	2	2	1	5	5	5	5	5	5	5	5	5	5	2	5	5	2	3	3	4
9	1	3	3	1	5	5	3	5	5	5	3	5	5	5	3	2	5	3	1	2	5
10	1	3	2	1	5	5	5	5	5	5	5	5	5	5	5	5	5	1	2	3	2
11	2	2	2	1	5	5	5	5	3	3	5	3	5	5	5	5	3	2	1	1	5
12	1	4	2	1	2	2	2	2	2	2	2	2	2	2	2	2	2	1	1	2	2
13	1	3	2	1	5	5	5	5	5	5	5	5	5	5	5	5	5	3	2	3	5
14	1	4	1	1	5	5	5	3	5	5	5	3	5	5	5	3	5	2	1	3	5
15	1	2	1	1	5	5	3	5	3	5	3	5	5	5	3	5	3	1	1	5	4
16	2	3	2	1	5	5	5	5	5	5	5	5	5	5	5	5	5	3	3	3	5
17	1	2	4	1	1	1	1	1	1	1	1	1	1	1	1	1	1	3	1	2	3
18	1	4	1	1	5	5	5	5	5	5	5	5	5	5	5	5	2	3	1	1	4
19	2	2	2	1	5	5	5	5	5	5	3	5	2	5	2	5	5	1	1	5	5
20	1	1	1	1	5	5	5	5	5	5	5	5	5	5	5	5	5	5	3	3	5
21	1	3	2	1	4	4	4	4	4	4	4	4	4	4	4	4	4	5	1	2	5

22	2	3	1	1	5	5	5	5	5	5	5	3	5	5	5	5	5	3	3	1	5
23	1	2	3	1	5	5	5	5	5	5	5	5	2	5	5	5	5	3	1	3	5
24	1	2	1	1	5	5	3	5	5	5	3	5	5	5	3	5	5	2	5	2	4
25	2	2	1	1	3	3	3	3	3	3	3	3	3	3	3	3	3	5	3	5	5
26	1	2	2	1	5	5	5	5	5	5	5	5	5	2	5	5	5	1	2	1	3
27	1	3	1	1	5	5	5	5	4	5	5	5	5	5	5	2	4	5	1	5	5
28	2	3	2	1	5	5	5	3	5	5	5	3	5	5	5	3	5	1	5	1	5
29	1	4	3	1	5	5	5	5	5	4	5	5	5	5	5	5	2	3	3	3	4
30	1	4	2	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
31	1	2	2	1	5	5	5	5	5	5	5	5	5	5	5	5	5	5	1	5	2
32	2	2	1	1	5	5	5	5	5	5	5	5	5	5	5	5	5	2	3	2	5
33	1	3	2	1	5	5	5	5	5	5	4	5	5	5	5	5	5	3	3	5	5
34	1	4	1	1	5	5	5	5	5	5	5	5	5	5	5	5	5	2	2	5	5
35	2	2	1	1	5	5	5	5	5	5	5	4	5	5	5	5	5	1	1	2	5
36	1	3	1	1	5	5	5	5	5	5	5	5	2	5	5	5	5	3	5	5	1
37	1	2	4	1	4	4	4	4	4	4	4	4	4	4	4	4	4	3	3	2	5
38	2	3	2	1	5	5	5	5	5	5	5	5	5	5	2	5	5	3	2	3	5
39	1	2	1	1	3	3	3	3	3	3	3	3	3	3	3	3	3	1	3	5	5
40	1	3	5	1	5	5	5	5	4	5	5	5	5	5	5	2	4	5	1	2	4
41	1	2	2	1	5	5	5	5	5	5	5	5	5	5	5	5	2	5	2	3	5
42	1	2	2	1	5	5	5	5	5	4	5	5	5	5	5	5	5	3	3	3	5
43	1	3	3	1	5	5	3	5	5	5	3	5	5	5	3	5	5	3	3	1	2
44	1	2	2	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	4	2	3
45	2	2	2	1	5	5	5	5	5	5	5	5	5	5	5	5	5	4	3	3	5
46	1	2	2	1	5	5	5	3	5	5	4	3	5	5	5	3	5	1	2	3	5
47	1	2	1	1	5	5	5	5	5	5	5	5	5	5	5	5	5	5	1	5	4
48	2	3	2	1	5	5	5	5	5	5	5	4	2	5	5	5	5	1	5	3	5
49	1	4	3	1	1	1	1	1	1	1	1	1	1	1	1	1	1	3	3	2	2
50	1	2	2	1	5	5	5	5	5	5	5	5	5	2	5	5	5	2	2	1	5
51	1	4	4	1	5	5	5	5	5	5	5	5	5	5	5	2	5	5	1	5	5
52	2	2	2	1	5	5	5	5	5	5	5	5	5	5	5	5	5	2	3	3	5
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54	1	3	1	1	5	5	5	5	4	5	5	5	5	5	5	5	4	4	1	1	4
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56	1	3	2	1	5	5	3	3	5	5	3	3	5	5	3	3	5	5	3	2	3
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58	1	3	2	1	5	5	5	5	5	4	5	5	5	5	5	5	5	3	3	4	5
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60	2	2	5	1	5	5	5	5	5	5	4	5	5	5	5	5	5	2	3	2	2
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62	1	2	2	1	2	2	2	2	2	2	2	2	2	2	2	2	2	1	5	1	5
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75	1	2	2	1	2	2	2	2	2	2	2	2	2	2	2	2	2	3	2	3	5
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77	1	3	4	1	5	5	5	5	5	5	5	5	5	5	5	5	5	1	1	1	5
78	1	2	2	1	5	5	5	5	5	5	5	5	5	5	5	5	5	3	2	3	5
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80	1	2	5	1	1	1	1	1	1	1	1	1	1	1	1	1	1	3	3	3	5
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83	1	3	3	1	5	5	5	5	5	5	5	5	5	5	5	5	5	1	2	1	5
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85	1	4	2	1	5	5	5	5	5	5	5	5	5	5	5	5	5	3	5	3	5
86	1	2	2	1	5	5	5	5	4	5	5	5	5	5	5	5	4	2	3	2	5
87	1	4	1	1	5	5	5	3	5	5	5	3	5	5	5	3	5	3	2	3	5
88	2	3	2	1	3	3	3	3	3	3	3	3	3	3	3	3	3	3	1	3	5
89	1	2	2	1	5	5	5	5	5	5	5	5	5	5	5	5	5	2	3	2	4
90	1	2	3	1	5	5	5	5	5	5	5	5	5	5	5	5	5	5	2	5	5
91	2	4	1	1	5	5	5	5	5	5	5	5	5	5	5	5	5	3	1	3	5
92	1	2	2	1	5	5	5	5	5	5	4	5	5	5	5	5	5	5	5	5	5
93	1	2	1	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	3	2	5
94	1	3	2	1	5	5	5	5	5	5	5	5	5	5	5	5	5	3	2	3	5
95	2	2	1	1	5	5	5	5	5	5	5	4	2	5	5	5	5	1	3	1	4
96	1	2	2	1	5	5	3	5	5	5	3	5	5	5	3	5	5	3	1	3	5
97	1	3	2	1	5	5	5	5	5	5	5	5	5	5	5	5	5	3	2	3	3
98	1	2	4	1	5	5	5	3	5	5	5	3	5	2	5	3	5	3	3	3	5
99	1	3	2	1	5	5	5	5	5	5	5	5	5	5	5	5	5	3	3	3	5
100	2	2	2	1	5	5	5	5	5	5	5	5	5	5	2	5	5	3	5	3	5
101	1	3	5	1	4	5	4	5	4	5	4	5	4	5	4	5	4	5	3	5	5
102	1	2	1	1	5	5	5	5	5	5	5	5	5	5	5	5	2	2	2	2	2
103	2	3	2	1	3	2	3	2	3	2	3	2	3	2	3	2	3	3	3	3	5
104	1	2	3	1	5	5	5	5	4	5	5	5	5	5	5	5	4	2	2	3	5
105	1	2	1	1	5	5	5	5	5	5	5	5	5	5	5	5	5	1	1	3	5
106	2	2	2	1	5	5	3	5	5	4	3	5	5	5	3	5	5	3	5	3	5
107	1	2	1	1	5	5	5	5	5	5	5	5	5	5	5	5	5	3	3	1	1
108	1	4	1	1	2	5	2	5	2	5	2	5	2	5	2	5	2	3	2	3	5
109	2	2	2	1	5	4	5	4	5	4	5	4	5	4	5	4	5	1	3	5	5
110	1	2	3	1	5	5	5	3	5	5	5	3	5	5	5	3	5	5	1	1	2
111	1	4	2	1	5	3	5	3	5	3	5	3	5	3	5	3	5	5	2	1	4
112	1	2	2	1	5	5	5	5	5	5	5	5	5	5	5	5	5	3	3	3	5
113	1	2	2	1	1	5	1	5	1	5	1	5	1	5	1	5	1	3	3	1	5

114	1	3	2	1	5	5	5	5	5	5	5	5	5	5	5	5	5	2	5	2	4	
115	1	4	1	1	5	5	5	5	5	5	5	4	5	5	5	5	5	5	3	1	3	
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240	1	3	2	3	5	2	5	2	5	2	5	2	5	2	5	2	5	5	2	5	5
241	2	4	3	3	5	5	5	5	5	5	5	5	5	5	5	5	5	3	3	3	5

Source: Researcher's Field Survey, 2016

## 4.4 Results and Interpretations

### 4.4.1 Reliability Test

In order to ascertain the level of reliability of the data collected, Cronbach's Reliability Test was run as follows.

#### 4.4.1.1 Interpretation of Reliability Test Results

**Table 5**

		N	%
Cases	Valid	241	94.9
	Excluded <sup>a</sup>	13	5.1
	Total	254	100.0

a. Listwise deletion based on all variables in the procedure.

**Table 6**

Cronbach's Alpha	N of Items
.912	17

The result showed a strong reliability test of 0.912.

Similarly, we test for the validity of the question items as shown in Table 7. All question items are supposed to be subjected to validity test. Therefore, the Varimax Rotation Principle Component method was used. According to Meredith, any component (question item) that is above 0.35 is accepted.

**Table 7**

	Component			
	1	2	3	4
1. Lack of a pool of organized records.	.865	.426	.038	.005
2. Lack of regular market surveys/research.	.439	.856	.027	-.041
3. Use of traditional filing systems.	.903	.290	.035	.011
4. Non use of computer technology.	.305	.923	-.008	-.007
5. Phone contact.	.865	.386	.033	.017

6. Ransacking of file cabinet.	.432	.836	.008	-.046
7. Field work.	.899	.268	.021	.003
8. Use of stored data in computer system.	.284	.919	.007	-.014
9. Quantity surveyors' input (for unit construction cost).	.737	.302	.069	-.009
10. Assuming by experience in the field.	.351	.856	.041	-.023
11. By relying on previous figures.	.844	.187	.015	-.011
12. Publishing cost bulletins on regular basis.	.256	.870	-.060	.027
13. By calculation.	.792	.346	.041	.043
14. By calculation.	.067	-.033	.897	-.080
15. Assuming by experience.	.042	-.043	-.095	.695
16. Assuming by experience	.041	.023	.896	.054
17. Employing estate field officers to input market data in a computer database system for easy retrieval.	-.022	.009	.075	.725

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 5 iterations.

The results shows that all the items in the questionnaire were retained as the components were above 0.35 as recommended by Meredith. This implies that all the question items are reliable.

#### 4.4.2 RESEARCH QUESTIONS

To answer the research questions, we shall use the mean results. To obtain the mean result we proceed as follows.

$$\bar{X} = \frac{5+4+3+2+1}{5} = 3$$

This is because we used five Likert scale.

This means that any mean that is above 3.00 is regarded as a positive result while the contrary is a negative result.

**i. RESEARCH QUESTION 1**

What are the causes of inaccessibility to property market value?

The answer to the above research question is shown in the Table 8.

**Table 8**

**Descriptive Statistics: Results for question one**

	N	Minimum	Maximum	Mean	Std. Deviation
1. Lack of a pool of organised records.	241	1.00	5.00	4.5228	1.02901
2. Lack of regular market surveys/research.	241	1.00	5.00	4.4979	1.06897
3. Use of traditional filing systems.	241	1.00	5.00	4.3651	1.09519
4. Non use of computer technology.	241	1.00	5.00	4.3568	1.12419
Valid N (listwise)	241				

From Table 8, all the question items showed a mean result greater than 3.00 which show that lack of a pool of organized records, lack of regular market surveys/research, use of traditional filing systems and non use of computer technology are the causes of inaccessibility to property market value.

**ii. RESEARCH QUESTION 2**

What methods do practicing valuers adopt where there is inaccessibility to property market data?

The answer to the above research question is shown in the Table 9.

**Table 9**

**Descriptive Statistics: Results for question two**

	N	Minimum	Maximum	Mean	Std. Deviation
5. Phone contact.	241	1.00	5.00	4.4523	1.04023
6. Ransacking of file cabinet.	241	1.00	5.00	4.4357	1.07481
7. Field work.	241	1.00	5.00	4.3195	1.09620
8. Use of stored data in computer system.	241	1.00	5.00	4.3029	1.12340
Valid N (listwise)	241				

Similarly, all the question items showed positive response.

### iii. RESEARCH QUESTION 3

In what ways can databank of property market evidence be gathered in the field?

The answer to the above research question is shown in the Table 10.

**Table 10**

**Descriptive Statistics: Results for question three**

	N	Minimum	Maximum	Mean	Std. Deviation
9. Quantity surveyors' input (for unit construction cost).	241	1.00	5.00	4.3361	1.18634
10. Assuming by experience in the field.	241	1.00	5.00	4.4274	1.13464
11. By relying on previous figures.	241	1.00	5.00	4.2282	1.19102
12. Publishing cost bulletins on regular basis.	241	1.00	5.00	4.2614	1.19466
13. By calculation.	241	1.00	5.00	4.3651	1.11405
14. Assuming by experience	241	1.00	5.00	2.3154	1.32607
15. Employing estate field officers to input market data in a computer database system for easy retrieval.	241	1.00	5.00	4.3402	1.13670
Valid N (listwise)	241				

Similarly, all the question items showed positive response except question item number 14 which sort to know the assumption of experience.

### iv. RESEARCH QUESTION 4

What is the level of the mean responses of the year of experience for Estate surveyors and valuers in Anambra State? Table 11 shows the subject factors while Table 12 shows the mean and standard deviations of the various years of experience.

**Table 11****Between-Subjects Factors**

		Value Label	N
Year of Experience	1.00	Less than 5yrs	17
	2.00	6-11yrs	17
	3.00	12-17yrs	17
	4.00	18-23yrs	17
	5.00	Above 23yrs	17

**Table 12****Descriptive Statistics**

Dependent Variable: Observations

Year of Experience	Mean	Std. Deviation	N
Less than 5yrs	4.1765	.77324	17
6-11yrs	4.0182	.78612	17
12-17yrs	4.1765	.74980	17
18-23yrs	3.5792	.69770	17
Above 23yrs	3.7412	.60318	17
Total	3.9383	.74761	85

The mean responses of the year interval of practical experience are all positive responses.

**4.5 HYPOTHESIS TESTING**

Here the four hypotheses presented in chapter one are tested. They include:

- i. Lack of speedy access to property market data is not associated with absence of databank information.
- ii. Estate Surveyors and Valuers do not resort to intuition in gathering relevant property market information.
- iii. Estate Surveyors and Valuers in Anambra State do not need database systems in which to store and retrieve property market data.
- iv. There are significant differences in the mean responses of Estate Surveyors and Valuers in Anambra State in their years of experiences.

**Decision Rule:**

The decision rule is:

- i. Reject  $H_0$  if F-calculated is greater than F-tabulated, otherwise accept. OR
- ii. Reject  $H_0$  if P-value is less than 0.05, otherwise accept

**4.5.1 HYPOTHESIS 1**

Lack of speedy access to property market data is not associated with absence of databank information.

T-Test is used to test the variables and this is shown in Tables 13 and 14 using a confidence level of 95%.

**T-Test****Table 13****One-Sample Statistics**

	N	Mean	Std. Deviation	Std. Error Mean
Inaccessibility	4	4.4357	.08692	.04346

**Table 14****One-Sample Test**

	Test Value = 0					
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Inaccessibility	102.064	3	.000	4.43565	4.2973	4.5740

RESULT: From Table 14, since the p-value of 0.00 is less than 0.05, we reject the null hypothesis and therefore we accept the alternate hypothesis—lack of speedy access to property market data is caused by absence of databank information.

**4.5.2 HYPOTHESIS 2**

Estate surveyors and valuers do not resort to intuition in generating relevant property market information.

T-Test is used to test the variables and this is shown in Tables 15 and 16 using a confidence level of 95%

**T-Test**



**Table 15****One-Sample Statistics**

	N	Mean	Std. Deviation	Std. Error Mean
intuition of property market information	4	4.3776	.07727	.03863

**Table 16****One-Sample Test**

	Test Value = 0					
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
intuition of property market information	113.308	3	.000	4.37760	4.2546	4.5006

RESULT: The p-value of 0.00 is less than 0.05, therefore the null hypothesis is hereby rejected and we conclude that estate surveyors and valuers do resort to intuition in generating relevant property market information.

**4.5.3 HYPOTHESIS 3**

Estate surveyors and valuers in Anambra State do not need database systems in which to store and retrieve property market data.

T-Test is used to test the variables in this is shown in Tables 17 and 18 using a confidence level of 95%

**T-Test****Table 17****One-Sample Statistics**

	N	Mean	Std. Deviation	Std. Error Mean
Database systems	7	4.0391	.76292	.28835

**Table 18****One-Sample Test**

	Test Value = 0					
	T	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Database systems	14.007	6	.000	4.03911	3.3335	4.7447

RESULT: The p-value of 0.00 is less than 0.05, therefore the null hypothesis is hereby rejected and we conclude that estate surveyors and valuers in Anambra State do need database systems to store and retrieve property market data.

#### 4.5.4 HYPOTHESIS 4

There are significant differences in the mean responses of the Estate surveyors and valuers in Anambra state in their year of experience.

ANOVA is used to test the variables in this is shown in Tables 19.

**Table 19**

#### Tests of Between-Subjects Effects

Dependent Variable: Observations

Source	Type III Sum of Squares	Df	Mean Square	F	Sig.
Corrected Model	4.890 <sup>a</sup>	4	1.222	2.325	.063
Intercept	1318.368	1	1318.368	2507.661	.000
Experience	4.890	4	1.222	2.325	.063
Error	42.059	80	.526		
Total	1365.316	85			
Corrected Total	46.949	84			

a. R Squared = .104 (Adjusted R Squared = .059)

RESULT: The p-value of 0.063 is greater than 0.05, we do not reject the null hypothesis and therefore we conclude that there are no significant differences in the mean responses of the Estate surveyors and valuers in Anambra state and their years of practice. This means that their levels of practice are the same.

## CHAPTER FIVE

### SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

#### 5.1 Summary of Findings

The findings of this research can therefore be summarized as follows:

- iii. Estate Surveyors practicing in Anambra State do not presently have a functional online customized database for property market valuation
- iv. The causes of inaccessibility to property market value are
  - Lack of a pool of organized records,
  - Lack of regular market surveys/research,
  - Use of traditional filing systems and
  - Non use of computer technology
- iii. Lack of speedy access to property market data is associated with absence of databank information.
- iv. Estate Surveyors and Valuers do resort to intuition in gathering relevant property market information.
- v. Estate Surveyors and Valuers in Anambra State do need database systems in which to store and retrieve property market data.
- iv. There are no significant differences in the mean responses of Estate Surveyors and Valuers in Anambra State in their years of experiences.

#### 5.2 Conclusion

As earlier noted in Chapter One of this study, it has been observed that it takes quite a lot of time to carry out professional real estate valuation in practice due to difficulty in obtaining relevant property market data or the dearth of it. This causes undue delays in executing especially time-bounds jobs, more so now that information and communication technology has made things faster and easier. The aforementioned difficulty has also made many a Valuer to carry out

property valuation using unreliable and unprofessional sources of market information with the belief that nobody will wake up someday to question the standard of work done. They will fail the S.M.A.R.T. Test especially with respect to reliability and Time.

However, with a database system showing real transactions in the property market the problem of speed and reliability is eliminated. What the database displays is not just concluded valuation exercises but data which comprises concluded transactions in the open market be it sale, purchase and rental transaction. The site [www.anambrapropertydatabase](http://www.anambrapropertydatabase) is the first of its kind in the study area.

### **5.3 Recommendations**

The following recommendation will suffice:

- i. The Nigerian institution of estate surveyors and valuers should mandate her research units to implement the ideas in this research.
- ii. The database should be further developed and commercialized. This can be done by producing log-in pins for sale to member firms. Field officers should be employed and empowered to update the site on a predetermined basis.
- iii. All member firms should be mandated to be internet compliant. This will make the institution as a whole keep abreast of the goings on in the ICT world.

### **5.4 Area for further Research**

Further studies can be carried out to include specialized properties in the development of this database in the study area.

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**APPENDIX I**

**Letter and Questionnaire**

Department of Estate  
Management,  
Nnamdi Azikiwe  
University,  
Awka

.....  
.....  
.....

Dear Sir/Madam

**REQUEST TO COMPLETE A QUESTIONNAIRE**

I am a Doctor of Philosophy (PhD) Degree student in the Department of Estate Management, Nnamdi Azikiwe University, Awka, carrying out a research on the topic: **Developing a Database for Efficient Property Valuation in Anambra State, Nigeria**. The research is purely for academic purposes.

You have been selected as one of the respondents of the questionnaire attached herewith. I shall be very grateful if you kindly answer the questions as honestly as you can. Be assured of the confidentiality of your responses.

Thanks for your understanding and co-operation.

Yours faithfully,

.....

**Chukwudi Onyejiaka**

**(08069683812)**

**SECTION A: DEMOGRAPHIC CHARACTERISTICS**

Instruction: Please tick  where appropriate

1. Sex: Male  Female

2. Occupation:  
.....

3. Membership Grade in NIESV: Fellow  Associate   
Probationer   
Graduate

4. Years of Practical Experience as a professional Estate Surveyor/Valuer:  
Above 20 years  15 – 20 years  10 – 15 years   
5 – 10 years  Less than 5 years

**SECTION B: RESEARCH QUESTIONS AND SUB QUESTIONS**

Instruction: please tick  where necessary

Note: SA stands for Strongly Agree  
A stands for Agree  
U stands for Undecided  
SD stands for Strongly Disagree  
D stands for Disagree

1. Is inaccessibility to property Market Data a problem in a property valuation?

(Please tick accordingly)

Yes  No

2. What are the causes of inaccessibility to Property Market Data?

		<b>SA</b>	<b>A</b>	<b>U</b>	<b>SD</b>	<b>D</b>
1	Lack of a pool of organized records					
2	Lack of regular market surveys/research					
3	Use of traditional filing systems					
4	Non use of computer technology					
5	Others (please specify if any)					

3) What methods do practicing Valuers adopt where there is inaccessibility to property Market Data/Evidence?

		<b>SA</b>	<b>A</b>	<b>U</b>	<b>SD</b>	<b>D</b>
1	Phone contacts					
2	Ransacking of file cabinet					
3	Field work					
4	Use of stored data in computer system					
5	Others (please specify if any)					

4) In what ways can databank of construction costs, yields and sale/rental evidence be gathered in the field?

<b>A</b>	<b>Construction Cost</b>	<b>SA</b>	<b>A</b>	<b>U</b>	<b>SD</b>	<b>D</b>
1	Quantity Surveyors' input (for Unit Construction Cost)					
2	Assuming by experience in the field					
2	By relying on previous figures					
3	Publishing Cost Bulletins on regular basis					
4	By calculation					
5	Others (please specify if any)					
		<b>SA</b>	<b>A</b>	<b>U</b>	<b>SD</b>	<b>D</b>
<b>B</b>	<b>Yields</b>					
1	By Calculation					
2	Assuming by experience in the field					

3	Others (please specify if any)					
		<b>SA</b>	<b>A</b>	<b>U</b>	<b>SD</b>	<b>D</b>
<b>C</b>	<b>Rentals/Sales Evidence</b>					
1	Assuming by experience in the field					
2	Employing Estate Field Officers (EFO's) to input market data in a computer database system for easy retrieval					
3	Others (please specify if any)					

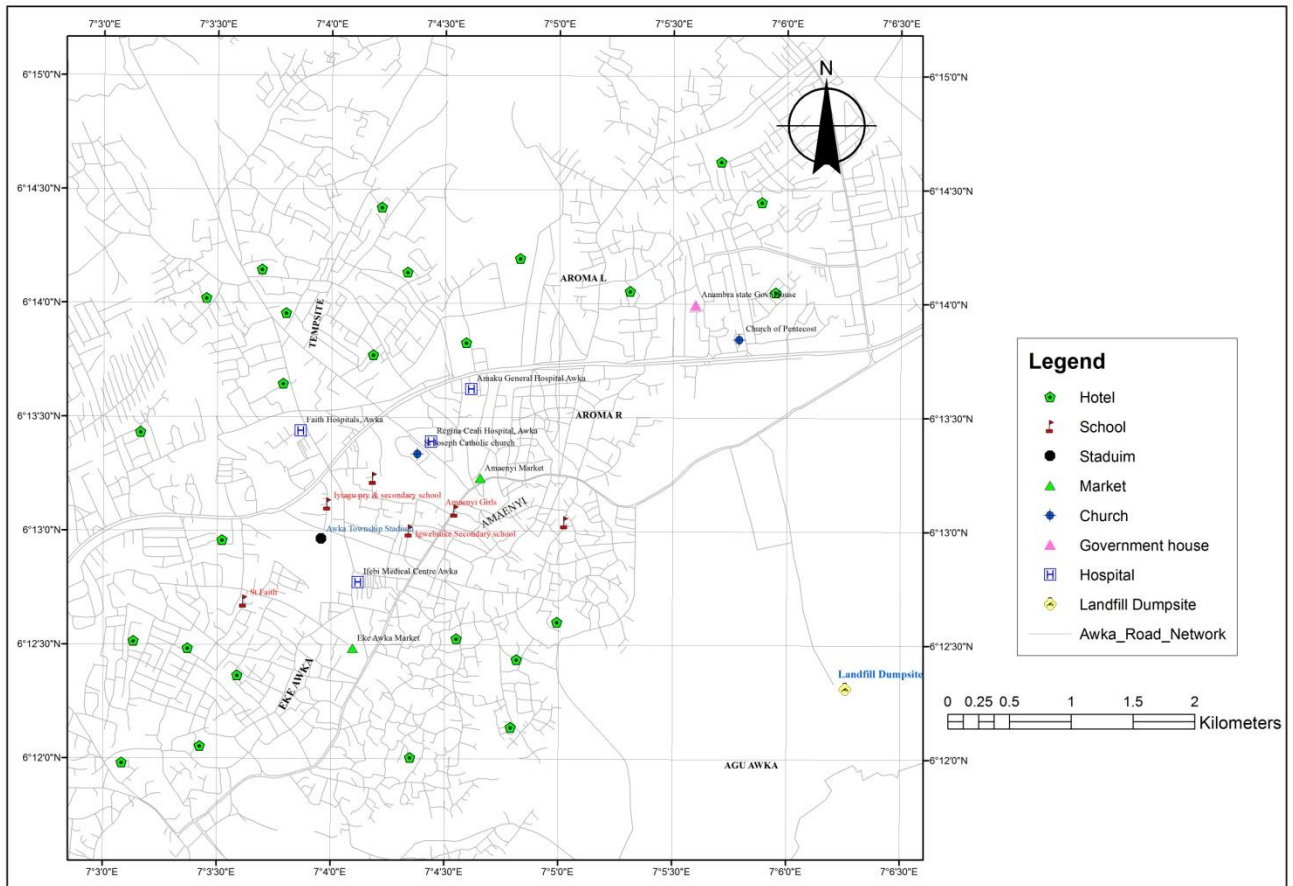
5) Will Valuation database systems ensure speed and reliability in property valuation?

Yes

No

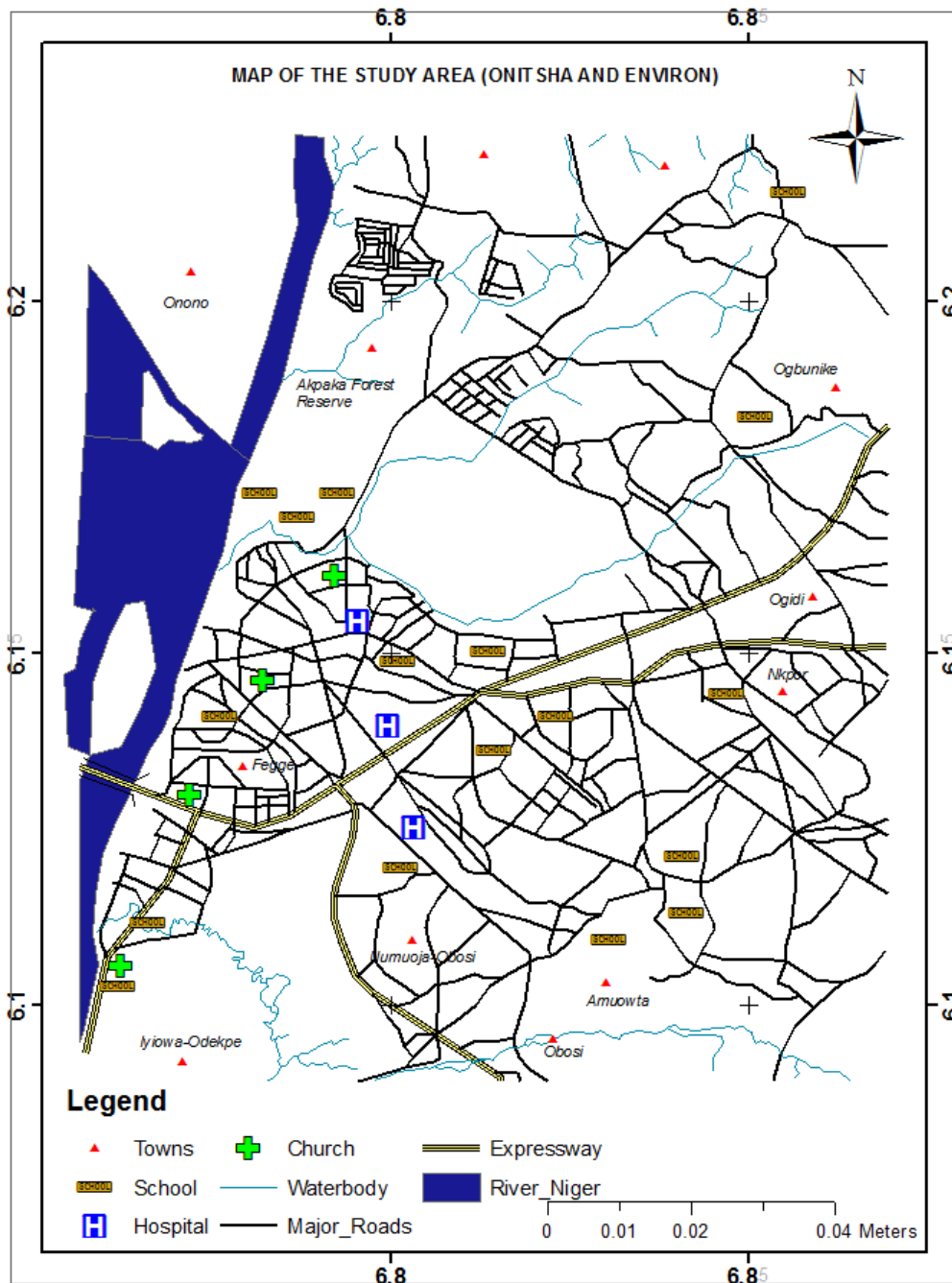
## APPENDIX II

### STUDY AREA MAPS



**Plate 1: DIGITIZED MAP OF AWKA**

**Source: Department of Surveying and Geoinformatics, Nnamdi Azikiwe University, Awka ©2016**



**Plate 2: DIGITIZED MAP OF ONITSHA**

Source: Department of Surveying and Geoinformatics, Nnamdi Azikiwe University, Awka ©2016

## APPENDIX III

### Explanation of Statistical Techniques used for Analysis

#### I. Reliability Test

Technically, reliability shows the extent to which test scores are free from errors of measurement. Reliability is an essential characteristic of a good test because if a test does not measure consistently (or reliably), then one cannot count on the scores resulting from a particular administration to be an accurate index of measurement.

One of the most popular reliability statistics in use today is Cronbach's alpha (Cronbach, 1951). Cronbach's alpha determines the internal consistency or average correlation of items in a survey instrument to gauge its reliability. Reliability comes to the forefront when variables developed from summated scales are used as predictors' components in objective models (Santos 1999). Since summated scales are an assembly of interrelated items designed to measure underlying constructs, it is very important to know whether the same set of items would elicit the same responses if the same questions are recast and re-administered to the same respondents.

Oftentimes information gathered in the social sciences, marketing, medicine, business etc involves the use of Likert-type scales. The Likert scale's invention is attributed to Rensis Likert who described this technique for the assessment of attributes. McIver and Carmines (1981) describe the Likert scale as follows: A set of items, composed of approximately an equal number of favorable and unfavorable statements concerning the attitude object, is given to a group of subjects. They are asked to respond to each statement in terms of their own degrees of agreement or disagreement. The specific responses to the items are combined so that individuals with the most favorable attitudes will have the highest scores while individuals with the least favorable attitudes will have the lowest scores. Multidimensional items instead of a single item are used in the Likert scale.

Nunnally and Bernstein (1994), McIver and Carmines (1981), and Spector (1992) discuss the reasons for using multi-item measures. They identified that single item measurement have considerable random measurement error, i.e. are unreliable. According to Nunnally and Berstein (1994), "Measurement error averages out when individual scores are summed to obtain a total score." McIver and Carmines (1981) say, "It is very unlikely that a single item can fully represent a complex theoretical concept or any specific attribute for that matter.

In any work, a pilot survey must be conducted using sample respondents and the reliability test conducted. According to Cooper and Schindler (2006) and Malhotra and Birks (2006), reliability values of 0.5 to 0.70 and above are considered by many researchers as acceptable.

## II. Factor Analysis

Factor analysis (more properly *exploratory factor analysis*) is concerned with whether the covariances or correlations between a set of observed variables can be explained in terms of a smaller number of unobservable constructs known either as *latent variables* or *common factors*. Explanation here means that the correlation between each pair of measured (*manifest*) variables arises because of their mutual association with the common factors. Consequently, the partial correlations between any pair of observed variables, given the values of the common factors, should be approximately zero. Application of factor analysis involves the following two stages:

- ii. Determining the number of common factors needed to adequately describe the correlations between the observed variables, and estimating how each factor is related to each observed variable (i.e., estimating the *factor loadings*);
- ii. Trying to simplify the initial solution by the process known as *factor rotation*.

Factor Analysis is primarily used for data reduction or structure detection.

- The purpose of data reduction is to remove redundant (highly correlated) variables from the data file, perhaps replacing the entire data file with a smaller number of uncorrelated variables.
- The purpose of structure detection is to examine the underlying (or latent) relationships between the variables.

The Factor Analysis procedure has several extraction methods for constructing a solution.

**For Data Reduction:** The principal components method of extraction begins by finding a linear combination of variables (a component) that accounts for as much variation in the original variables as possible. It then finds another component that accounts for as much of the remaining variation as possible and is uncorrelated with the previous component, continuing in this way until there are as many components as original variables. Usually, a few components will account for most of the variation, and these components can be used to replace the original variables. This method is most often used to reduce the number of variables in the data file.



**For Structure Detection:** Other Factor Analysis extraction methods go one step further by adding the assumption that some of the variability in the data cannot be explained by the components (usually called factors in other extraction methods). As a result, the total variance explained by the solution is smaller; however, the addition of this structure to the factor model makes these methods ideal for examining relationships between the variables.

With any extraction method, the two questions that a good solution should try to answer are "How many components (factors) are needed to represent the variables?" and "What do these components represent?"

### **Validity:**

Validity refers to the extent to which certain inferences can be made accurately from test scores. Validity refers to the appropriateness, meaningfulness and usefulness of the specific inferences made from test scores. Test validity, therefore is the process of accumulating evidence to support such inferences. From the above definitions, validity is concerned with whether the testing procedures and test interpretations help us measure what we want to achieve.

Methods of assessing the validity of a measuring instrument include the assessment of face validity, content validity, construct validity, predictive validity and concurrent validity. The methods of assessment differ from one instrument to another.

Face validity concerns itself with whether the test "looks valid" to the examinees who take it, the administrative personnel who decides on its use and other technically untrained observers (Anastasi, 1982) and whether it looks good for a particular purpose (Aiken, 1988).

The content validity involves a proper survey of the content of an instrument to determine if it covers all representative samples of the behavior domain that is being measured.

Construct validity will be used for the present study. According to Anastasi (1982), construct validity is the extent to which a test may be said to measure a theoretical trait (construct) or skill. Abonyi (2003) observed that trait measures are constructs in the sense that they are things the scientists literally put together to account for a phenomenon in the world. Each construct is developed to explain and organize observed response consistencies. Three approaches can be employed in construct validation of instruments: use of developmental changes, correlation with other test and factor analysis. Factor analysis procedure will be employed in validating our proposed work. Because the set of variables analyzed in the factor analysis extends beyond test data and since it utilizes rating and other criteria

measured along with other tests to explore the factorial composition of a particular test and so define the common traits it measures, is usually preferred in most construct validation exercises (Anastasi 1982).

Factorial validation is the systematic examination of test items to determine the extent of variations or inter-correlation in terms of their factor loadings, which are done on test items to ensure they are of proven quality.

In the present study, 0.35 – item factor loading according to Mderedith (1969) is the bench mark for acceptance. Also, a factor which has at least four items adequately loaded on it is accepted as valid as postulated by Meredith (1969).

### III. ONE-WAY ANALYSIS OF VARIANCE

Analysis of variance (ANOVA) is the variation observed in experimental data into different parts each part assignable to a known source, cause or factor.

The model for one-way ANOVA is

$$Y_{ij} = \mu + \alpha_i + e_{ij} \quad \begin{cases} i = 1, 2, \dots, p \\ j = 1, 2, \dots, n \end{cases} \quad (1)$$

Where

$Y_{ij}$  is the  $j$ th observation in the  $i$ th cell, or simply the observations per cell,

$\mu$  is a constant,

$\alpha_i$  is the average effects of the  $i$ th treatments and

$e_{ij}$  is the error associated with  $Y_{ij}$ .

The sums of squares are as follows:

$$SS_{\mu} = \frac{T^2}{np} = C$$

$$SS_{\alpha} = C_i - C \quad \text{where } C_i = \sum_i \frac{T_i^2}{n}$$

$$SS_e = C_{ij} - C_i \quad \text{where } C_{ij} = \sum_{ij} Y_{ij}^2$$

The ANOVA Table is shown in Table 20:

**Table 20: ANOVA Formulae**

S.V	d.f	SS	MS	F-ratio
Constant	1	$SS_{\mu}$	-	-
Treatments	p-1	$SS_{\alpha}$	$MS_{\alpha}$	$\frac{MS_{\alpha}}{MS_e}$
Error	P(n-1)	$SS_e$	$MS_e$	-

The null and alternative hypotheses are:

$H_0$ : The treatment means are the same. (i.e.  $\alpha_1 = \alpha_2 = \dots = \alpha_p$ ) versus

$H_1$ : The above not true for at one treatment.

Decision rule: We reject  $H_0$  if F-calculated is greater than F-tabulated, otherwise we accept, or we reject  $H_0$  if p-value is less than 0.05 otherwise we accept.

If the null hypothesis is rejected, a multiple comparison test will be conducted to separate the significant means from the non-significant ones.

The Least Square Difference (LSD) of multiple comparisons is given by:

$$t = \frac{\bar{Y}_i - \bar{Y}_{i'}}{\sqrt{\frac{2MS_e}{n}}} \quad i \neq i' \quad (2)$$

Where

$\bar{Y}_i$  are the row treatment means,

$MS_e$  is obtained from the ANOVA table,

n is the number of treatments in each row of the treatment.

Similarly, in two-way ANOVA, the model is

$$Y_{ijk} = \mu + \alpha_i + \beta_j + \lambda_{ij} + e_{ijk} \quad \begin{cases} i = 1, 2, \dots, p \\ j = 1, 2, \dots, q \\ k = 1, 2, \dots, r \end{cases}$$

Where

$Y_{ijk}$  is the kth observation in the ijth cell

$\mu$  is a constant

$\alpha_i$  is the average effect of factor A

$\beta_j$  is the average effect of factor B

$\lambda_{ij}$  is the interaction between factor A and factor B

$e_{ijk}$  is the error associated with factor A.

The ANOVA model is visible when we have more than one observation per cell. A situation where we have only one observation per cell the model becomes

$$Y_{ij} = \mu + \alpha_i + \beta_j + \lambda_{ij} + e_{ij} \quad \begin{cases} i = 1, 2, \dots, p \\ j = 1, 2, \dots, q \\ k = 1 \end{cases}$$

The ANOVA Table becomes:

**Table 21: Adjusted ANOVA Formulae**

S.V	d.f	SS	MS	F-ratio
Constant	1	$SS_{\mu}$	-	-
Factor A	p-1	$SS_{\alpha}$	$MS_{\alpha}$	$\frac{MS_{\alpha}}{MS_e}$
Factor B	q-1	$SS_{\beta}$	$MS_{\beta}$	$\frac{MS_{\beta}}{MS_e}$
Error	(p-1)q-10	$SS_e$	$MS_e$	-

**RELIABILITY**

/VARIABLES=Q1 Q2 Q3 Q4 Q5 Q6 Q7 Q8 Q9 Q10 Q11 Q12 Q13 Q14 Q15 Q16 Q17  
 /SCALE('ALL VARIABLES') ALL  
 /MODEL=ALPHA  
 /STATISTICS=DESCRIPTIVE.

**Scale: ALL VARIABLES**

**Table 22:**

**Case Processing Summary**

		N	%
Cases	Valid	241	100.0
	Excluded <sup>a</sup>	0	.0
	Total	241	100.0

a. Listwise deletion based on all variables in the procedure.

**Table 23:**

**Reliability Statistics**

Cronbach's Alpha	N of Items
.911	17

**Table 24:**

**Item Statistics**

	Mean	Std. Deviation	N
1. Lack of a pool of organized records.	4.5228	1.02901	241
2. Lack of regular market surveys/research.	4.4979	1.06897	241
3. Use of traditional filing systems.	4.3651	1.09519	241
4. Non use of computer technology.	4.3568	1.12419	241
5. Phone contact.	4.4523	1.04023	241
6. Ransacking of file cabinet.	4.4357	1.07481	241
7. Field work.	4.3195	1.09620	241

8. Use of stored data in computer system.	4.3029	1.12340	241
9. Quantity surveyors' input (for unit construction cost).	4.3361	1.18634	241
10. Assuming by experience in the field.	4.4274	1.13464	241
11. By relying on previous figures.	4.2282	1.19102	241
12. Publishing cost bulletins on regular basis.	4.2614	1.19466	241
13. By calculation.	4.3651	1.11405	241
14. By calculation.	2.4357	1.36817	241
15. Assuming by experience.	2.6307	1.27170	241
16. Assuming by experience	2.3154	1.32607	241
17. Employing estate field officers to input market data in a computer database system for easy retrieval.	4.3402	1.13670	241

**Table 25:**

**Rotated Component Matrix<sup>a</sup>**

	Component			
	1	2	3	4
1. Lack of a pool of organized records.	.864	.428	.020	.039
2. Lack of regular market surveys/research.	.439	.856	-.038	.026
3. Use of traditional filing systems.	.905	.290	-.005	.031
4. Non use of computer technology.	.304	.923	-.006	-.008
5. Phone contact.	.862	.389	.052	.038
6. Ransacking of file cabinet.	.431	.837	-.022	.009
7. Field work.	.900	.267	-.002	.019
8. Use of stored data in computer system.	.283	.920	-.005	.008
9. Quantity surveyors' input (for unit construction cost).	.736	.304	.028	.072
10. Assuming by experience in the field.	.349	.857	-.001	.043
11. By relying on previous figures.	.846	.187	-.023	.011
12. Publishing cost bulletins on regular basis.	.256	.870	.010	-.061
13. By calculation.	.790	.348	.053	.044
14. By calculation.	.065	-.030	-.033	.900
15. Assuming by experience.	.011	-.026	.939	-.040
16. Assuming by experience	.040	.023	.004	.898

17. Employing estate field officers to input market data in a computer database system for easy retrieval.	.037	-.001	.937	.010
--	------	-------	------	------

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 5 iterations.

### Research question 1

#### Causes of inaccessibility to property market data.

DESCRIPTIVES VARIABLES=Q1 Q2 Q3 Q4  
/STATISTICS=MEAN STDDEV MIN MAX.

### Descriptives

**Table 26:**

	N	Minimum	Maximum	Mean	Std. Deviation
1. Lack of a pool of organised records.	241	1.00	5.00	4.5228	1.02901
2. Lack of regular market surveys/research.	241	1.00	5.00	4.4979	1.06897
3. Use of traditional filing systems.	241	1.00	5.00	4.3651	1.09519
4. Non use of computer technology.	241	1.00	5.00	4.3568	1.12419
Valid N (listwise)	241				

### Research question 2

#### Methods practicing valuers adopt intuition

### Descriptives

**Table 27:**

	N	Minimum	Maximum	Mean	Std. Deviation
5. Phone contact.	241	1.00	5.00	4.4523	1.04023
6. Ransacking of file cabinet.	241	1.00	5.00	4.4357	1.07481
7. Field work.	241	1.00	5.00	4.3195	1.09620
8. Use of stored data in computer system.	241	1.00	5.00	4.3029	1.12340
Valid N (listwise)	241				

### Research question 3

**In what ways can databank of property market evidence be gathered in the field?**

The answer to the above research question is shown in the table 10.

**Table 28****Descriptive Statistics for question three**

	N	Minimum	Maximum	Mean	Std. Deviation
9. Quantity surveyors' input (for unit construction cost).	241	1.00	5.00	4.3361	1.18634
10. Assuming by experience in the field.	241	1.00	5.00	4.4274	1.13464
11. By relying on previous figures.	241	1.00	5.00	4.2282	1.19102
12. Publishing cost bulletins on regular basis.	241	1.00	5.00	4.2614	1.19466
13. By calculation.	241	1.00	5.00	4.3651	1.11405
14. Assuming by experience	241	1.00	5.00	2.3154	1.32607
15. Employing estate field officers to input market data in a computer database system for easy retrieval.	241	1.00	5.00	4.3402	1.13670
Valid N (listwise)	241				

**Table 29****Case Summaries by sex**

Sex		1. Lack of a pool of organised records.	2. Lack of regular market surveys/research.	3. Use of traditional filing systems.	4. Non use of computer technology.	5. Phone contact.	6. Ransacking of file cabinet.
Male	N	196	196	196	196	196	196
	Mean	4.5051	4.5000	4.3316	4.3776	4.4286	4.4490
	Std. Deviation	1.07416	1.10244	1.14005	1.15039	1.08131	1.10590
Female	N	45	45	45	45	45	45
	Mean	4.6000	4.4889	4.5111	4.2667	4.5556	4.3778
	Std. Deviation	.80904	.92004	.86923	1.00905	.84087	.93636
Total	N	241	241	241	241	241	241
	Mean	4.5228	4.4979	4.3651	4.3568	4.4523	4.4357
	Std. Deviation	1.02901	1.06897	1.09519	1.12419	1.04023	1.07481

**Table 30****Case Summaries by sex**

Sex		7. Field work.	8. Use of stored data in computer system.	9. Quantity surveyors' input (for unit construction cost).	10. Assuming by experience in the field.	11. By relying on previous figures.	12. Publishing cost bulletins on regular basis.
Male	N	196	196	196	196	196	196
	Mean	4.2908	4.3571	4.3367	4.4439	4.2245	4.2602
	Std. Deviation	1.13775	1.14802	1.21058	1.15555	1.21132	1.23564

Female	N	45	45	45	45	45	45
	Mean	4.4444	4.0667	4.3333	4.3556	4.2444	4.2667
	Std. Deviation	.89330	.98627	1.08711	1.04785	1.11101	1.00905
Total	N	241	241	241	241	241	241
	Mean	4.3195	4.3029	4.3361	4.4274	4.2282	4.2614
	Std. Deviation	1.09620	1.12340	1.18634	1.13464	1.19102	1.19466

**Table 31**

**Case Summaries by sex**

Sex		13. By calculation.	14. By calculation.	15. Assuming by experience.	16. Assuming by experience	17. Employing estate field officers to input market data in a computer database system for easy retrieval.
Male	N	196	196	196	196	196
	Mean	4.3214	2.4796	2.5969	2.2857	4.2704
	Std. Deviation	1.16520	1.39765	1.24686	1.31266	1.16061
Female	N	45	45	45	45	45
	Mean	4.5556	2.2444	2.7778	2.4444	4.6444
	Std. Deviation	.84087	1.22763	1.37987	1.39081	.98062
Total	N	241	241	241	241	241
	Mean	4.3651	2.4357	2.6307	2.3154	4.3402
	Std. Deviation	1.11405	1.36817	1.27170	1.32607	1.13670

**Table 32**

**Case Summaries by membership**

Membership grade in NIESV		1. Lack of a pool of organised records.	2. Lack of regular market surveys/research.	3. Use of traditional filing systems.	4. Non use of computer technology.	5. Phone contact.	6. Ransacking of file cabinet.
Fellow	N	77	77	77	77	77	77
	Mean	4.5325	4.4675	4.4026	4.2338	4.4675	4.4026
	Std. Deviation	1.00766	1.11903	1.06696	1.19093	1.00766	1.11520
Associate	N	118	118	118	118	118	118
	Mean	4.5000	4.5254	4.3136	4.4237	4.4322	4.4576
	Std. Deviation	1.09193	1.03537	1.15986	1.08136	1.10538	1.05120
Probationer	N	34	34	34	34	34	34
	Mean	4.5882	4.5000	4.4706	4.4412	4.5294	4.4412
	Std. Deviation	.82085	1.10782	.89562	1.13328	.86112	1.10621
Graduate	N	12	12	12	12	12	12
	Mean	4.5000	4.4167	4.3333	4.2500	4.3333	4.4167
	Std. Deviation	1.16775	1.08362	1.23091	1.13818	1.15470	1.08362
Total	N	241	241	241	241	241	241
	Mean	4.5228	4.4979	4.3651	4.3568	4.4523	4.4357
	Std. Deviation	1.02901	1.06897	1.09519	1.12419	1.04023	1.07481



**Table 33**

		Case Summaries by membership				
Membership grade in NIESV		7. Field work.	8. Use of stored data in computer system.	9. Quantity surveyors' input (for unit construction cost).	10. Assuming by experience in the field.	11. By relying on previous figures.
Fellow	N	77	77	77	77	77
	Mean	4.3636	4.1948	4.2987	4.4286	4.2857
	Std. Deviation	1.07494	1.18142	1.20378	1.15198	1.15687
Associate	N	118	118	118	118	118
	Mean	4.2542	4.3644	4.3475	4.4068	4.1356
	Std. Deviation	1.15608	1.08340	1.21513	1.14904	1.26704
Probationer	N	34	34	34	34	34
	Mean	4.4412	4.3529	4.3235	4.5000	4.3824
	Std. Deviation	.89413	1.15161	1.09325	1.10782	.98518
Graduate	N	12	12	12	12	12
	Mean	4.3333	4.2500	4.5000	4.4167	4.3333
	Std. Deviation	1.23091	1.13818	1.16775	1.08362	1.23091
Total	N	241	241	241	241	241
	Mean	4.3195	4.3029	4.3361	4.4274	4.2282
	Std. Deviation	1.09620	1.12340	1.18634	1.13464	1.19102

**Table 34**

		Case Summaries by membership				
Membership grade in NIESV		13. By calculation.	14. By calculation.	15. Assuming by experience.	16. Assuming by experience	17. Employing estate field officers to input market data in a computer database system for easy retrieval.
Fellow	N	77	77	77	77	77
	Mean	4.3896	2.5065	2.6234	2.2857	4.3506
	Std. Deviation	1.07796	1.48345	1.30826	1.35586	1.10936
Associate	N	118	118	118	118	118
	Mean	4.3051	2.3305	2.6780	2.3136	4.3559
	Std. Deviation	1.20191	1.33369	1.24641	1.33781	1.12109
Probationer	N	34	34	34	34	34
	Mean	4.5294	2.4706	2.5588	2.2941	4.2353
	Std. Deviation	.86112	1.26096	1.28373	1.31494	1.28060
Graduate	N	12	12	12	12	12
	Mean	4.3333	2.9167	2.4167	2.5833	4.4167
	Std. Deviation	1.15470	1.24011	1.37895	1.16450	1.16450
Total	N	241	241	241	241	241
	Mean	4.3651	2.4357	2.6307	2.3154	4.3402
	Std. Deviation	1.11405	1.36817	1.27170	1.32607	1.13670

**Table 35**

		Case Summaries by years of experience					
Years of practical experience		1. Lack of a pool of organised records.	2. Lack of regular market surveys/research.	3. Use of traditional filing systems.	4. Non use of computer technology.	5. Phone contact.	6. Ransacking of file cabinet.
Less than 5yrs	N	55	55	55	55	55	55
	Mean	4.7273	4.7091	4.4364	4.5636	4.6364	4.6364

	Std. Deviation	.75656	.76189	.95769	.87694	.80193	.77850
6-11yrs	N	139	139	139	139	139	139
	Mean	4.4892	4.4748	4.3741	4.3453	4.4388	4.4101
	Std. Deviation	1.03816	1.05178	1.08530	1.10146	1.04337	1.06194
12-17yrs	N	24	24	24	24	24	24
	Mean	4.7500	4.5833	4.5000	4.4167	4.6250	4.5417
	Std. Deviation	.89685	1.17646	1.06322	1.24819	.96965	1.17877
18-23yrs	N	13	13	13	13	13	13
	Mean	3.8462	4.0000	3.8462	3.8462	3.7692	3.9231
	Std. Deviation	1.57301	1.47196	1.57301	1.46322	1.53590	1.44115
Above 23yrs	N	10	10	10	10	10	10
	Mean	4.2000	4.1000	4.2000	3.9000	4.1000	4.1000
	Std. Deviation	1.31656	1.66333	1.31656	1.66333	1.28668	1.66333
Total	N	241	241	241	241	241	241
	Mean	4.5228	4.4979	4.3651	4.3568	4.4523	4.4357
	Std. Deviation	1.02901	1.06897	1.09519	1.12419	1.04023	1.07481

**Table 36**

**Case Summaries by Years of Experience**

Years of practical experience		7. Field work.	8. Use of stored data in computer system.	9. Quantity surveyors' input (for unit construction cost).	10. Assuming by experience in the field.	11. By relying on previous figures.	12. Publishing cost bulletins on regular basis.
Less than 5yrs	N	55	55	55	55	55	55
	Mean	4.4000	4.4545	4.5091	4.6000	4.2727	4.5091
	Std. Deviation	.97373	.89893	1.03410	.91490	1.09637	.94031
6-11yrs	N	139	139	139	139	139	139
	Mean	4.3237	4.3094	4.3381	4.4101	4.2230	4.2806
	Std. Deviation	1.08492	1.10236	1.16441	1.10868	1.19202	1.14859
12-17yrs	N	24	24	24	24	24	24
	Mean	4.4583	4.4167	4.5000	4.5833	4.5000	4.2917
	Std. Deviation	1.06237	1.24819	1.17954	1.17646	1.06322	1.33447
18-23yrs	N	13	13	13	13	13	13
	Mean	3.8462	3.7692	3.6154	3.8462	3.6154	3.6923
	Std. Deviation	1.57301	1.42325	1.60927	1.57301	1.60927	1.54837
Above 23yrs	N	10	10	10	10	10	10
	Mean	4.1000	3.8000	3.9000	4.1000	4.2000	3.3000
	Std. Deviation	1.28668	1.61933	1.44914	1.66333	1.31656	1.70294
Total	N	241	241	241	241	241	241
	Mean	4.3195	4.3029	4.3361	4.4274	4.2282	4.2614
	Std. Deviation	1.09620	1.12340	1.18634	1.13464	1.19102	1.19466

**Table 37**

**Case Summaries by years of experience**

Years of practical experience		13. By calculation.	14. By calculation.	15. Assuming by experience.	16. Assuming by experience	17. Employing estate field officers to input market data in a computer database system for easy retrieval.
Less than 5yrs	N	55	55	55	55	55
	Mean	4.5273	2.6727	2.4182	2.6545	4.2727
	Std. Deviation	.93995	1.44087	1.28655	1.54222	1.14592
6-11yrs	N	139	139	139	139	139
	Mean	4.3525	2.2230	2.7842	2.1799	4.3525
	Std. Deviation	1.11552	1.30796	1.26699	1.25832	1.12844
12-17yrs	N	24	24	24	24	24
	Mean	4.5000	2.8333	2.5833	2.4583	4.4583
	Std. Deviation	1.10335	1.30773	1.24819	1.21509	1.14129
18-23yrs	N	13	13	13	13	13
	Mean	3.7692	2.5385	2.0769	2.0769	4.7692
	Std. Deviation	1.53590	1.39137	1.18754	1.18754	.59914
Above 23yrs	N	10	10	10	10	10
	Mean	4.1000	3.0000	2.5000	2.3000	3.7000
	Std. Deviation	1.28668	1.56347	1.26930	1.25167	1.56702
Total	N	241	241	241	241	241
	Mean	4.3651	2.4357	2.6307	2.3154	4.3402
	Std. Deviation	1.11405	1.36817	1.27170	1.32607	1.13670

**Table 38**

**Case Summaries by zone**

Zones		1. Lack of a pool of organised records.	2. Lack of regular market surveys/research.	3. Use of traditional filing systems.	4. Non use of computer technology.	5. Phone contact.	6. Ransacking of file cabinet.
Onitsha	N	143	143	143	143	143	143
	Mean	4.5105	4.5105	4.3427	4.3566	4.4126	4.4336
	Std. Deviation	1.03371	1.04724	1.10125	1.10953	1.05034	1.05856
Awka	N	70	70	70	70	70	70
	Mean	4.5000	4.4714	4.3571	4.3286	4.4571	4.4286
	Std. Deviation	1.04604	1.11279	1.10382	1.16372	1.04515	1.11084
Nnewi	N	28	28	28	28	28	28
	Mean	4.6429	4.5000	4.5000	4.4286	4.6429	4.4643
	Std. Deviation	.98936	1.10554	1.07152	1.13622	.98936	1.10494
Total	N	241	241	241	241	241	241
	Mean	4.5228	4.4979	4.3651	4.3568	4.4523	4.4357
	Std. Deviation	1.02901	1.06897	1.09519	1.12419	1.04023	1.07481

**Table 39**

**Case Summaries by zone**

Zones		7. Field work.	8. Use of stored data in computer system.	9. Quantity surveyors' input (for unit construction cost).	10. Assuming by experience in the field.	11. By relying on previous figures.
Onitsha	N	143	143	143	143	143
	Mean	4.2797	4.2797	4.3427	4.4056	4.1958
	Std. Deviation	1.10317	1.10953	1.17548	1.13979	1.20011
Awka	N	70	70	70	70	70
	Mean	4.3286	4.3000	4.2429	4.4429	4.2286
	Std. Deviation	1.09969	1.15909	1.24453	1.15012	1.19384
Nnewi	N	28	28	28	28	28
	Mean	4.5000	4.4286	4.5357	4.5000	4.3929
	Std. Deviation	1.07152	1.13622	1.10494	1.10554	1.16553
Total	N	241	241	241	241	241
	Mean	4.3195	4.3029	4.3361	4.4274	4.2282
	Std. Deviation	1.09620	1.12340	1.18634	1.13464	1.19102

**Table 40**

**Case Summaries by zone**

Zones		13. By calculation.	14. By calculation.	15. Assuming by experience.	16. Assuming by experience	17. Employing estate field officers to input market data in a computer database system for easy retrieval.
Onitsha	N	143	143	143	143	143
	Mean	4.3287	2.7762	2.5455	2.5734	4.3427
	Std. Deviation	1.11820	1.33438	1.26004	1.30810	1.13277
Awka	N	70	70	70	70	70
	Mean	4.3286	1.9143	2.7571	1.9143	4.3429
	Std. Deviation	1.15120	1.27112	1.33445	1.27112	1.10185
Nnewi	N	28	28	28	28	28
	Mean	4.6429	2.0000	2.7500	2.0000	4.3214
	Std. Deviation	.98936	1.27657	1.17458	1.27657	1.27812
Total	N	241	241	241	241	241
	Mean	4.3651	2.4357	2.6307	2.3154	4.3402
	Std. Deviation	1.11405	1.36817	1.27170	1.32607	1.13670

T-TEST PAIRS=Male WITH Female (PAIRED)  
 /CRITERIA=CI(.9500)  
 /MISSING=ANALYSIS.

**T-Test**

**Table 41**

**Paired Samples Statistics**

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	Male	3.9313	17	.82414	.19988
	Female	3.9477	17	.83792	.20323

**Table 42**

**Paired Samples Correlations**

		N	Correlation	Sig.

Pair 1	Male & Female	17	.984	.000
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**Table 43**

**Paired Samples Test**

		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	Male – Female	-.01645	.14974	.03632	-.09343	.06054	-.453	16	.657

ONEWAY Observations BY Membership  
 /STATISTICS DESCRIPTIVES  
 /MISSING ANALYSIS.

**One-way ANOVA**

**Table 44**

**Descriptives for Grade of Membership**

Observations

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Fellow	17	4.0183	.74848	.18153	3.6335	4.4032	2.29	4.53
Associate	17	4.0295	.76734	.18611	3.6350	4.4240	2.31	4.53
Probationer	17	4.0882	.79180	.19204	3.6811	4.4953	2.29	4.59
Graduate	17	4.0441	.68598	.16638	3.6914	4.3968	2.42	4.50
Total	68	4.0450	.73295	.08888	3.8676	4.2224	2.29	4.59

**Table 45**

**ANOVA for the different groups**

Observations

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	.048	3	.016	.028	.993
Within Groups	35.945	64	.562		
Total	35.993	67			

ONEWAY Observations BY Membership  
 /STATISTICS DESCRIPTIVES  
 /MISSING ANALYSIS.

**Table 46**

**Descriptives**

Observations

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean	Minimum	Maximum
--	---	------	----------------	------------	----------------------------------	---------	---------

					Lower Bound	Upper Bound		
Fellow	17	3.9152	.81745	.19826	3.4949	4.3355	2.29	4.53
Associate	17	3.9292	.83034	.20139	3.5023	4.3561	2.31	4.53
Probationer	17	3.9895	.87278	.21168	3.5408	4.4383	2.29	4.59
Graduate	17	3.9510	.73778	.17894	3.5716	4.3303	2.42	4.50
Total	68	3.9462	.79807	.09678	3.7531	4.1394	2.29	4.59

**Table 47**

**ANOVA**

Observations

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	.054	3	.018	.027	.994
Within Groups	42.620	64	.666		
Total	42.674	67			

ONEWAY Observations BY Zones  
 /STATISTICS DESCRIPTIVES  
 /MISSING ANALYSIS  
 /POSTHOC=LSD ALPHA(0.05).

**Table 48**

**Descriptives for the study area**

Observations

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Onitsha	17	3.9460	.76962	.18666	3.5503	4.3417	2.55	4.51
Awka	17	3.8832	.91302	.22144	3.4138	4.3526	1.91	4.50
Nnewi	17	4.0000	.95173	.23083	3.5107	4.4893	2.00	4.64
Total	51	3.9431	.86514	.12114	3.6997	4.1864	1.91	4.64

**Table 49**

**ANOVA**

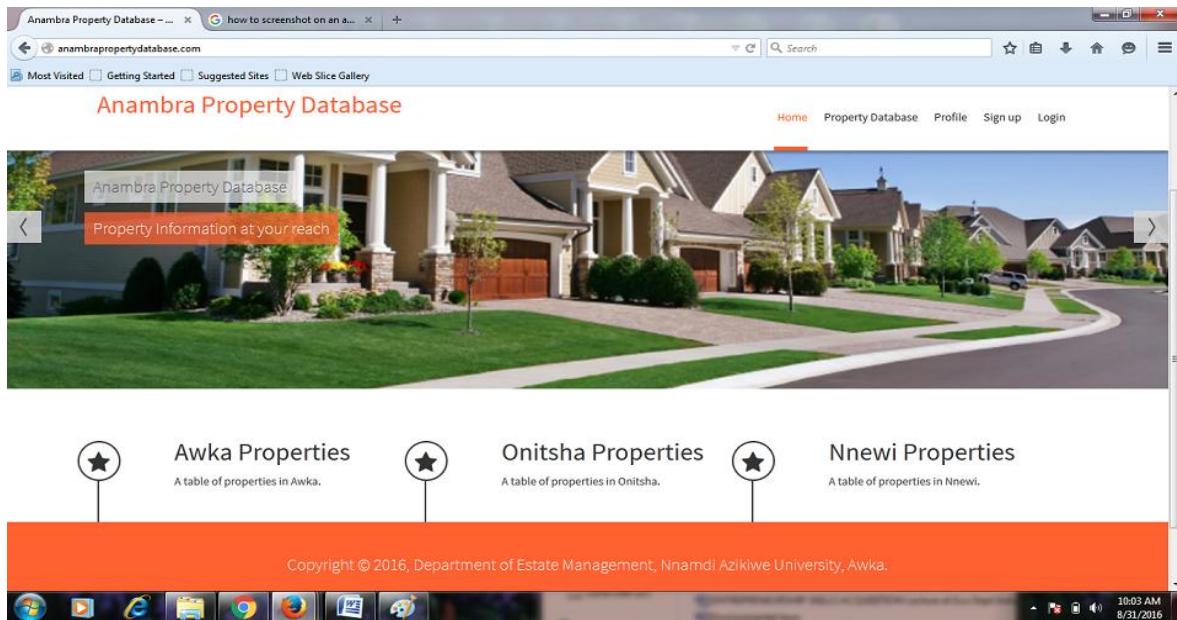
Observations

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	.116	2	.058	.075	.928
Within Groups	37.307	48	.777		
Total	37.424	50			

## APPENDIX IV

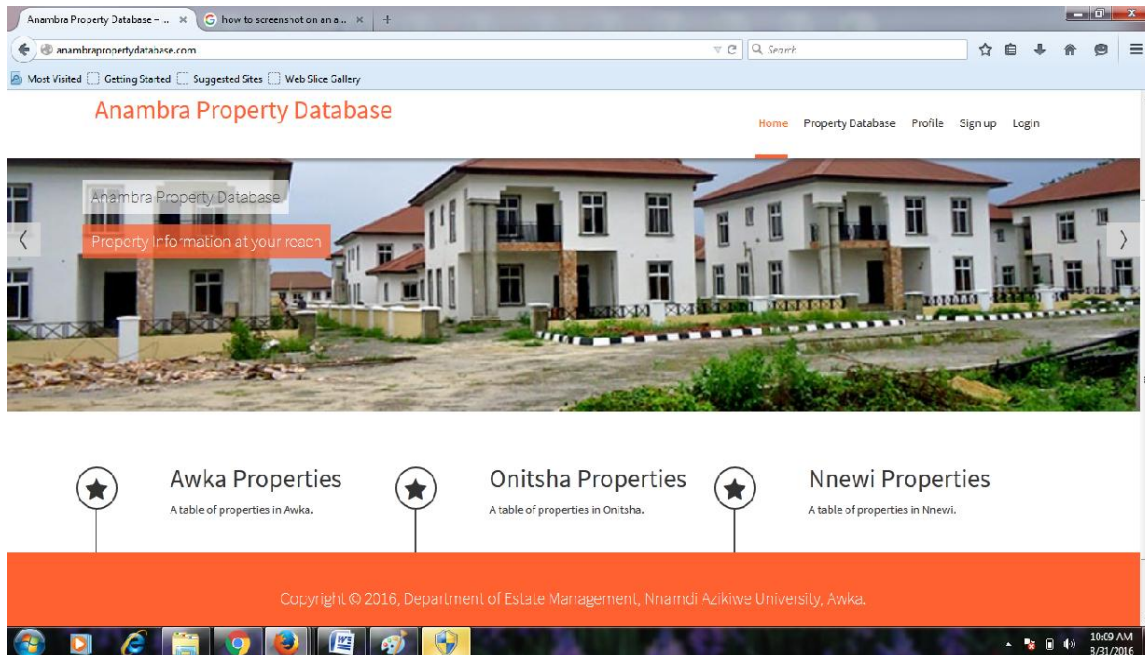
### ANAMBRA PROPERTY TRANSACTIONS DATABASE (print screen version)

The following pages form the procedural steps for accessing information on the website:



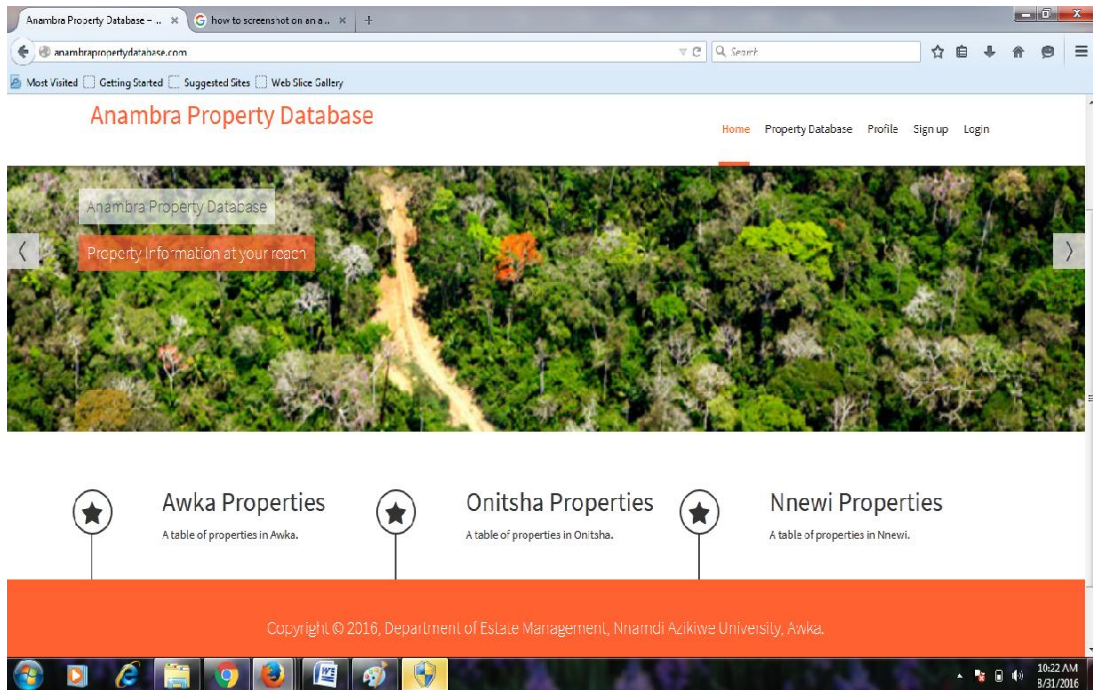
**Plate 3: Home Page One**

**Source: Researcher's Field Survey 2016**

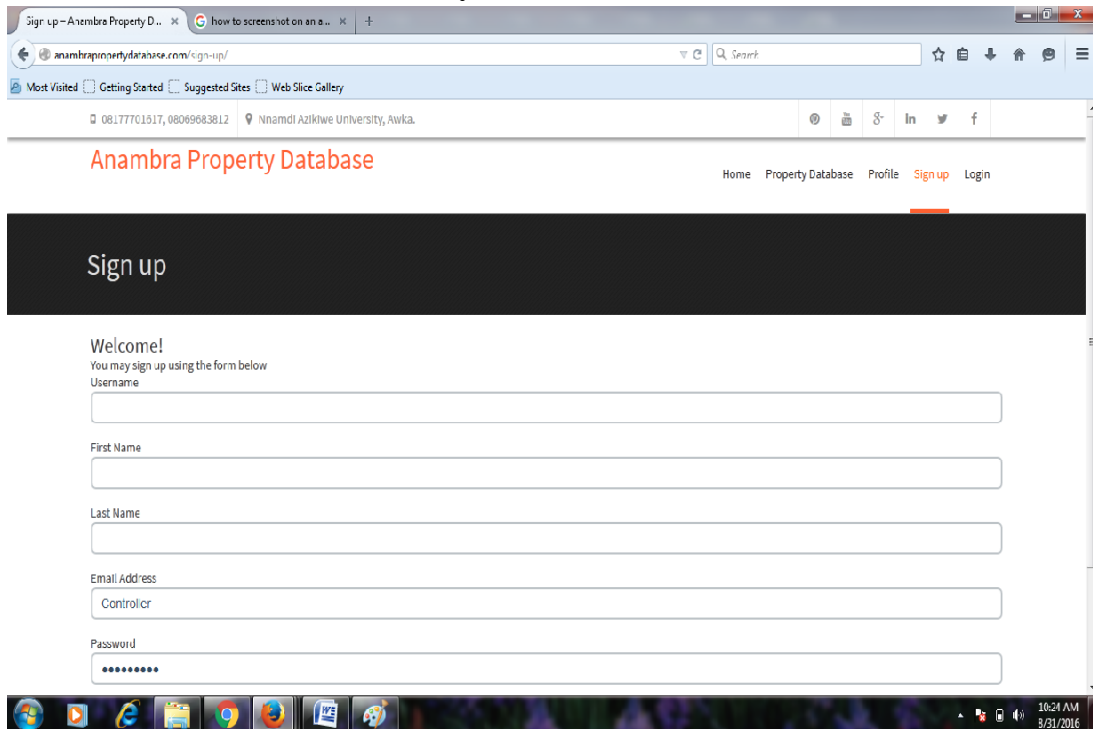


**Plate 4: Home Page Two**

**Source: Researcher's Field Survey 2016**

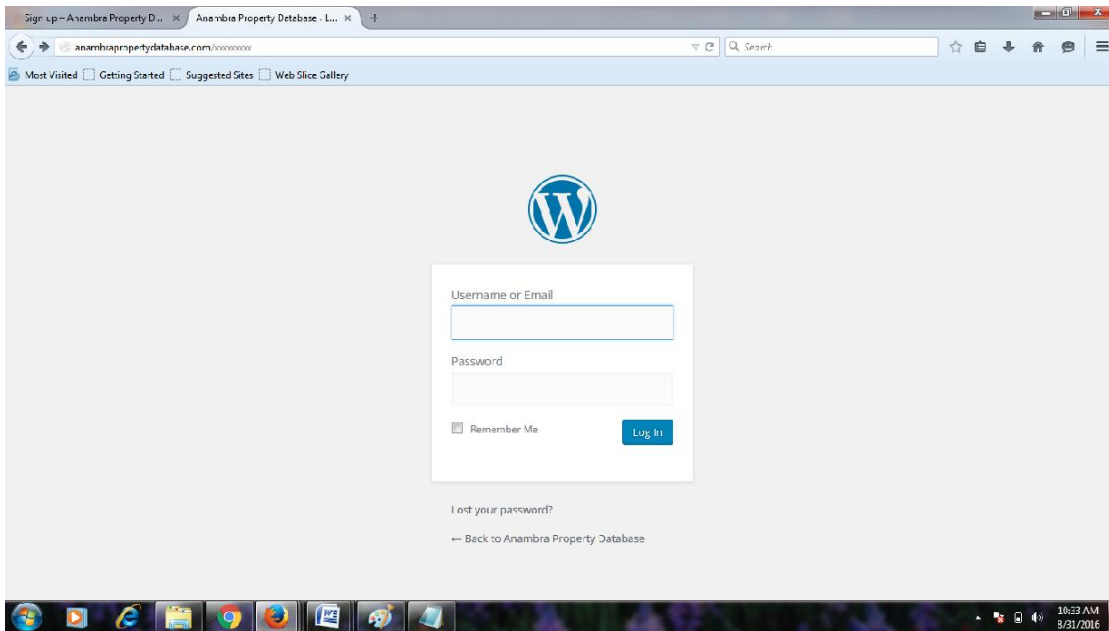


**Plate 5: Home Page Three**  
**Source: Researcher's Field Survey 2016**

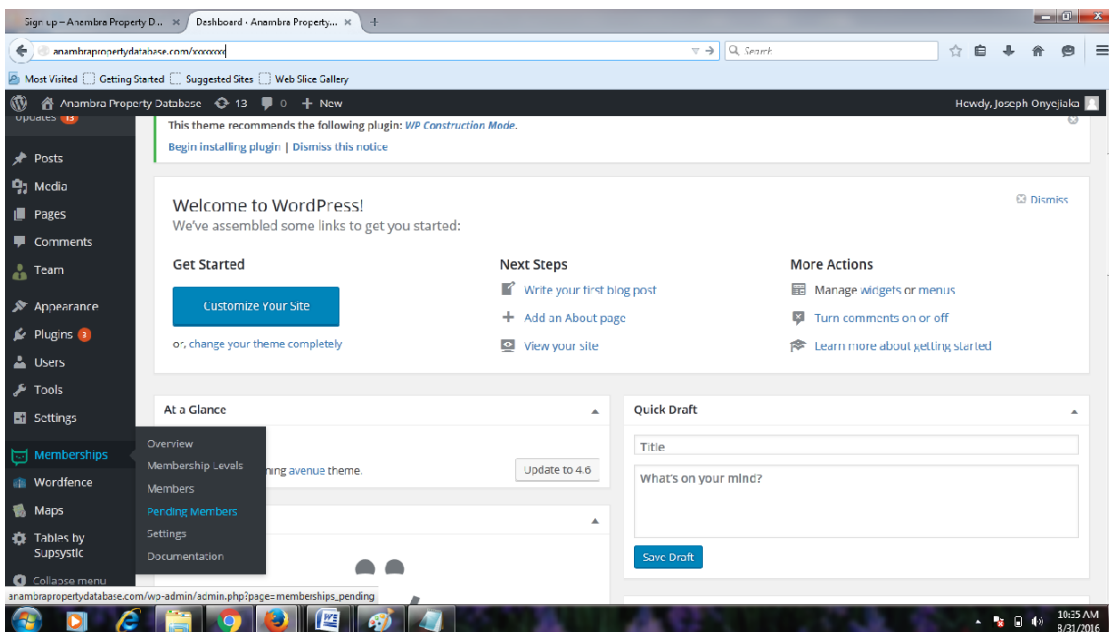


**Plate 6: Sign Up Page**  
**Source: Researcher's Field Survey 2016**





**Plate 7: Admin Login Page (For approvals and updates)**  
**Source: Researcher's Field Survey 2016**



**Plate 8: Admin Approval Page**  
**Source: Researcher's Field Survey 2016**

# AWKA DATABASE (PROPERTY TRANSACTIONS)

Anambra Property Database

Home Property Database Profile Signup Login

## Awka Database

Show 50 entries Search:

S/N	Property Type	Location	Structural details	Conditions	Accommodation/use	Neighbourhood characteristics	Value (N)	Date of Transaction
1	LAND/PER PLOT	30M AWAY FROM YASHOO JUNCTION, IFITE	Floor: Walls: Doors: Windows: Ceiling: Roof: Paved Area: Others: FENCED WITH GATE				N9,000,000	2016
2	LAND/PER PLOT	BEHIND WHITE VIEW HOTEL, IFITE	Floor: Walls: Doors: Windows: Ceiling: Roof: Paved Area: Others:				N4,500,000	2016
3	LAND (A PLOT)	ALONG JOY HOSTEL, IFITE AWKA	Floor: Walls: Doors: Windows: Ceiling: Roof: Paved Area: Others:				N6,000,000	

Anambra Property Database

Home Property Database Profile Signup Login

S/N	Property Type	Location	Structural details	Conditions	Accommodation/use	Neighbourhood characteristics	Value (N)	Date of Transaction
49	SELF CONTAINED	ALONG LIVING TAITTI CI/UCHI AT OBI OKOLI AVENUE	Floor: SCREDED Walls: EMULSION PAINT TI ROUGHOUT Doors: CORRUGATED IRON DOORS Windows: LOUVERS Ceiling: ALVESTORS Roof: ALUMINIUM Paved Area: MASS CONCRETE Others: FENCED AND GATE	STILL IN GOOD CONDITION	RESIDENTIAL 44	MEDIUM	N120,000 P.A	2016

Showing 1 to 50 of 519 entries

Previous 1 2 3 4 5 ... 11 Next

**Plate 9: Property Market Values in Awka**  
**Source: Researcher's Field Survey 2016**

## AWKA DATABASE 2 (CONSTRUCTION COST)

Awka Database (2)

Show 50 entries

S/N	Property type	Location	Structural details	Condition	Accommodation/use	Neighbourhood characteristics	Construction Cost per Sqm (N)	Date
1	Purpose Built office complex on 4 floors 1675.85 sqm	Zik's Ave.	Floor: ceramic tile/cement screed Wall: sandcrete blocks rendered smooth on both surfaces and painted Door: combination of metal panel and wooden panel types. Windows: Glazed aluminum	Good	commercial	Medium density	35,000	Feb. 2014

**Plate 10: Unit Construction Costs in Awka**  
**Source: Researcher's Field Survey 2016**

## ONITSHA DATABASE (PROPERTY TRANSACTIONS)

Onitsha Database

Show 50 entries

S/N	Property Type	Location	Structural details	Conditions	Accommodation/use	Neighbourhood characteristics	Value (N)	Date of Transaction
1		AGULU LAKE CLOSE BY PREMIER ROAD, CLOSE TO GOOD HOPE INTL. SCHOOL, HOUSING ESTATE, FEGSE	Floor: MASS CONCRETE/D.P.C./RE-INTRODUCED CONCRETE Walls: SANDCRETE BLOCKWALL, PLASTERED AND PAINTED Doors: WOODEN DOORS AND METAL DOORS Windows: LOUVRES Ceiling: ASBESTOS Roof: CORRUGATED RON SHEET Pavd Area: MASS CONCRETE Others:	FAIRLY OLD	4 NOS OF 3 BEDROOM FLAT	MEDIUM	N300,000 PA	
2		AGULU LAKE CLOSE BY PREMIER ROAD, HOUSING ESTATE, FEGSE	Floor: MASS CONCRETE/D.P.C./RE-INTRODUCED CONCRETE	FAIRLY OLD	4 NOS OF 3 BEDROOM FLAT	MEDIUM	N300,000 PA	JANUARY, 2016

**Anambra Property Database**

Home Property Database Profile Sign up

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Bank Owned Properties

Property Values

Property Owners

Property Services

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Real Estate Listings

S/N	Property type	Location	Structural details	Condition	Accommodation/use	Neighbourhood characteristics	Construction Cost per Sqm (N)	Date
48		IKECHUKWU OKAKA AVENUE BY OGBATUENYI FEDERAL HOUSING ESTATE, 3-3 ALONG ONITSHA OTUOCHA ROAD	Floor: MASS CONCRETE Walls: SANDCRETE BLOCK WALL Doors: WOODEN DOORS Windows: LOUVRES Ceiling: ASBESTOS Roof: CORRUGATED IRON SHEET Paved Area: MASS CONCRETE Others:	FAIRLY OLD	6 ROOMS WITH ONE CONVENIENCE	MEDIUM	N30,000 P.A PER ROOM	SEPT. 2015
49		FED. HOUSING GATE BY NKISI ROAD GRA ALONG ONITSH OTUOCHA ROAD	Floor: I.L.D Walls: SANDCRETE BLOCK WALL PLASTERED AND PAINTED DOORS: METAL DOOR AND WOODEN DOORS Windows: ALUMINIUM SLIDING Ceiling: F.V.C/P.O.-P Roof: ALUMINIUM Paved Area: INTERLOCK Others: FENCED THROUGH WITH DOUBLE GATE, BOREHOLE, SECURITY HOUSE WELL DECORATED WITH FLOWERS	NEW	6 ROOMS WITH 2 SITTING ROOM	LOW	N1.1 MILLION P.A	Dec., 2015

Showing 1 to 50 of 416 entries

Previous 1 2 3 4 5 ... 9 Next

**Plate 11: Property Market Values in Onitsha**  
**Source: Researcher's Field Survey 2016**

**ONITSHA DATABASE 2(CONSTRUCTION COST)**

**Anambra Property Database**

Home Property Database Profile Sign up logout

Onitsha Database (2)

Show 50 entries

Search:

S/N	Property type	Location	Structural details	Condition	Accommodation/use	Neighbourhood characteristics	Construction Cost per Sqm (N)	Date
1	1 storey building 557.56 sqm	G.R.A	Floor: ceramic tiles Wall: sandcrete blocks rendered smooth on both surfaces, painted Door: combination of metal panel and wooden panel types. Window: Glazed aluminum sliding types. Ceiling: flat asbestos. Roof: long	Good	2 Nos 2- bedroom flat on each floor	Low/medium density residential	30,000	Feb. 2014

**Plate 12: Unit Construction Costs in Onitsha**  
**Source: Researcher's Field Survey 2016**

## NNEWI DATABASE

ID	Type	Address	Features	Location	Plots	Density	Price	Date	Demand
47	Land	Ekwulu layout Umud m at the tail end of the street	Floor: Walls: Doors: Windows: Ceiling: Roof: Paved Area: Others:		3 plots	medium	N 3 million	2014	Average demand
48	Land	Hyoos street Umud m	Floor: Walls: Doors: Windows: Ceiling: Roof: Paved Area: Others: fenced with gate	high land	1 plot	Medium	N2.5 million		demand
49	Land	Ezekwubu village. Otolu Nnewi, 100 meters after Chikason staff qtrs	Floor: Walls: Doors: Windows: Ceiling: Roof: Paved Area: Others: Dwarf fence build of 4ft height	Slightly water logged	leased land of 3 plots	High density	N 7,500,000 P/A	Apr 14	high demand

Showing 1 to 50 of 507 entries

### Plate 13: Property Market Values in Nnewi

Source: Researcher's Field Survey 2016

### SEARCH BOX

The search box enables the user to search specifically for any type of property. For example, the page below automatically displays only land within Nnewi when one types 'land' in the search box.

ID	Type	Address	Features	Location	Plots	Density	Price	Date	Demand
11	Land	Off Obiajulu street, Umuauka Nnobi road, Otolu Nnewi	Floor: Walls: Doors: Windows: Ceiling: Roof: Paved Area: Others:	Undulating	1 plot	Medium density	N3.5 million	Current	Average demand
12	Land	Unachukwu street, off Obi of Uruagu's palace, Ndiojukwu Uruagu Nnewi	Floor: Walls: Doors: Windows: Ceiling: Roof: Paved Area: Others:	Swampy Area Table land	1 plot	Medium density	N25,000,000	Current	very highly demanded
13	Land	Unachukwu street, off Inu-Obi Uruagu, Nnewi.	Floor: Walls: Doors: Windows: Ceiling: Roof: Paved Area: Others:	Table land	2 units of 9 or sqm plot		N28,000,000	Current	Highly Demanded

Search: land

### Plate 14: Search Box

Source: www.anambrapropertydatabase.com

**APPENDIX V**  
**WORD VERSION OF THE DATABASE**

**1. Awka Database**

S/N	PROPERTY TYPE	LOCATION	STRUCTURAL DETAILS	CONDITION	ACCOMMODATION / USE	NEIGHBOURHOOD CHARACTERISTICS	VALUE	DATE OF TRANSACTION
1.	LAND(PER PLOT)	30M AWAY FROM YAHOO JUNCTION, IFITE	Floor: Walls: Doors: Windows: Ceiling: Roof: Paved Area: Others: FENCED WITH GATE				N9,000,000	2016
2.	LAND(PER PLOT)	BEHIND WHITE VIEW HOTEL, IFITE	Floor: Walls: Doors: Windows: Ceiling: Roof: Paved Area: Others:				N4,500,000	2016
3.	LAND (A PLOT)	ALONG JOY HOSTEL, IFITE AWKA	Floor: Walls: Doors: Windows: Ceiling: Roof: Paved Area: Others:				N6,000,000	
4.	LAND	BEHIND GOD IS ABLE LODGE, ALONG MIRACLE JUNCTION, IFITE	Floor: Walls: Doors: Windows: Ceiling: Roof: Paved Area: Others:				N3,000,000	2016
5.	LAND (1 PLOT)	ALONG MIRACLE JUNCTION, IFITE AWKA	Floor: Walls: Doors: Windows: Ceiling: Roof: Paved Area: Others:				N6,000,000	2016
6.	LAND (3 PLOTS)	BEHIND COMPUTER HOUSE, COMMISSIONERS QUARTERS, IFITE	Floor: Walls: Doors: Windows: Ceiling: Roof: Paved Area: Others: FENCED WITH GATE				N21,000,000	2016
7.	LAND	CLOSE TO LIVING FAITH CHURCH AT OBI OKOLI AVENUE	Floor: Walls: Doors: Windows: Ceiling: Roof: Paved Area: Others:				N5,000,000	2015
8.	LAND	BEHIND SEAFLOW GARDEN AT	Floor: Walls: Doors: Windows:				N4,500,000 P.A	2016

		EZINIFITE, OKPUNO	<b>Ceiling:</b> <b>Roof:</b> <b>Paved Area:</b> <b>Others:</b> FENCED WITH GATE					
9.	BLOCKS OF FLATS	AKAJIAKU AGRICULTURAL INDUSTRY ALONG OKPUNO ROAD	<b>Floor:</b> TILES <b>Walls:</b> EMULSION PAINTED THROUGHOUT <b>Doors:</b> IRON DOOR <b>Windows:</b> ALMACO <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> MASS CONCRETE <b>Paved Area:</b> ALUMINIUM <b>Others:</b> FENCED AND GATE	GOOD CONDITION	RESIDENTIAL NUMBERS FLATS, 3 BEDROOM FLATS WITH KITCHEN TOILET AND DINNING	MEDIUM	N300,000 P.A	2016
10.	BLOCK OF FLATS	OPPOSITE GENEVAL PHARMACY, SEMINARY AVENUE, OKPUNO	<b>Floor:</b> TILED <b>Walls:</b> EMULSION PAINT <b>Doors:</b> CORRUGATED IRON DOOR <b>Windows:</b> ALMACO <b>Ceiling:</b> POP <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> INTERLOCK <b>Others:</b> FENCED WITH GATE	FAIRLY NEW	6 NOS OF 3 BEDROOM FLAT WITH 2 TOILET, KITCHEN SITTING ROOM, RESIDENTIAL	MEDIUM	N280,000 P.A	2016
11.	LAND	BEHIND ST. ANTHONY'S CATHEDRAL CHURCH, IFITE AWKA	<b>Floor:</b> <b>Walls:</b> <b>Doors:</b> <b>Windows:</b> <b>Ceiling:</b> <b>Roof:</b> <b>Paved Area:</b> <b>Others:</b>				N3,700,000	2015
12.	LAND	BEHIND NEXT LEVEL HOSTEL, AT NEXT LEVEL JUNCTION IFITE	<b>Floor:</b> <b>Walls:</b> <b>Doors:</b> <b>Windows:</b> <b>Ceiling:</b> <b>Roof:</b> <b>Paved Area:</b> <b>Others:</b>				N5,200,000	2016
13.	LAND(PER PLOT)	ALONG MOUZIE ESTATE, COMMISSIONER'S QUARTERS, IFITE, AWKA	<b>Floor:</b> <b>Walls:</b> <b>Doors:</b> <b>Windows:</b> <b>Ceiling:</b> <b>Roof:</b> <b>Paved Area:</b> <b>Others:</b>				N5,000,000	2016
14.	BLOCKS OF FLATS	WITHIN IFITE VILLAGE IN AGBANI CLOSE TO MAIN ROAD LAND TO UNIZIK	<b>Floor:</b> TILES <b>Walls:</b> EMULSION PAINT, TEXT COAT EXTERIOR <b>Doors:</b> CORRUGATED IRON DOORS <b>Windows:</b> ALMACO <b>Ceiling:</b> ASBVESTORS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> <b>Others:</b> FENCED	STILL IN GOOD CONDITION	8 NUMBERS OF FLATS 3 BEDROOM FLATS WITH RESIDENTIAL SMALL SPACE	MEDIUM	N300,000 P.A	2016
15.	BLOCK OF FLATS	WITHIN IFITE VILLAGE IN AGBANI	<b>Floor:</b> TILES <b>Walls:</b> EMULSION PAINT, TEXT COAT EXTERIOR <b>Doors:</b> CORRUGATED IRON DOORS	STILL IN GOOD CONDITION	9 NUMBERS OF FLATS, 3 BEDROOM FLATS. RESIDENTIAL	MEDIUM	N250,000 P.A	2016

			<b>Windows:</b> ALMACO <b>Ceiling:</b> ASBVESTORS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED					
16.	A PLOT OF LAND	WITHIN IFITE VILLAGE IN AGBANI	<b>Floor:</b> <b>Walls:</b> <b>Doors:</b> <b>Windows:</b> <b>Ceiling:</b> <b>Roof:</b> <b>Paved Area:</b> <b>Others:</b>			MEDIUM	N4,000,000	2016
17.	A PLOT OF LAND	WITHIN IFITE VILLAGE IN AGBANI CLOSE TO MAIN ROAD	<b>Floor:</b> <b>Walls:</b> <b>Doors:</b> <b>Windows:</b> <b>Ceiling:</b> <b>Roof:</b> <b>Paved Area:</b> <b>Others:</b>			MEDIUM	B/W 5-7 MILLION	2016
18.	DUPLEX	WITHIN IFITE VILLAGE IN AGBANI CLOSE TO MAIN ROAD	<b>Floor:</b> TILES <b>Walls:</b> EMULSION PRINT INSIDE, TESTCOAT EXTERIOR <b>Doors:</b> CORRUGATED IRON DOOR <b>Windows:</b> ALMACO <b>Ceiling:</b> ASBVESTORS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED	STILL IN GOOD CONDITION	5 NUMBERS OF ROOMS IN THE DUPLEX RESIDENTIAL SMALL SPACE	MEDIUM	N500,000 PA	2016
19.	BUNGALOW	WITHIN IFITE VILLAGE IN AGBANI CLOSE TO MAIN ROAD	<b>Floor:</b> SEREDED <b>Walls:</b> EMULSION PAINT THROUGHOUT <b>Doors:</b> WOODEN DOOR WITH PROJECTOR <b>Windows:</b> LOUVERS <b>Ceiling:</b> ASBVESTOR <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> <b>Others:</b> FENCED	STILL IN GOOD CONDITION	4 NUMBERS OF ROOM IN BUNGALOW RESIDENTIAL ENOUGH SPACE	MEDIUM	N300,000 P.A	2016
20.	1 ROOM	WITHIN IFITE VILLAGE IN AGBANI	<b>Floor:</b> SCREDED <b>Walls:</b> EMULSION PAINT THROUGHOUT <b>Doors:</b> WOODEN DOORS <b>Windows:</b> LOUVRES <b>Ceiling:</b> ABVESTORS <b>Roof:</b> CORRUGATED IRON ROOF <b>Paved Area:</b> <b>Others:</b> FENCED	STILL IN GOOD CONDITION	RESIDENTIAL, 10 NUMBERS OF ROOMS SMALL SPACE		N30,000 P.A	2016
21.	A PLOT OF LAND	ALONG ZIK AVENUE DOWN AMEYI ALONG MAIN ROAD	<b>Floor:</b> <b>Walls:</b> <b>Doors:</b> <b>Windows:</b> <b>Ceiling:</b> <b>Roof:</b> <b>Paved Area:</b> <b>Others:</b>				N30,000,000	2016
22.	BLOCKS OF FLATS	DRIVE OF CHUKWUE MERICA UMEH AVENUE, UMUODU OKPUNO	<b>Floor:</b> TILES <b>Walls:</b> EMULSION PAINT AND TEXT COAT EXTERIOR <b>Doors:</b> CORRUGATED IRON DOORS <b>Windows:</b> ALMACO <b>Ceiling:</b> PVC	STILL IN GOOD CONDITION	RESIDENTIAL - 6 NUMBERS OF FLATS, BEDROOM FLATS, SMALL SPACE		N260,000 P.A	



			<b>Roof:</b> ALUMINIUM Paved Area: MASS CONCRETE Others: FENCED					
23.	A PLOT OF LAND	AFTER EKE AWKA CLOSE TO FEDERAL SECONDAR Y SCHOOL	<b>Floor:</b> <b>Walls:</b> <b>Doors:</b> <b>Windows:</b> <b>Ceiling:</b> <b>Roof:</b> <b>Paved Area:</b> <b>Others:</b>			HIGH	N4,000,000	2016
24.	A PLOT OF LAND	NEAR EKE AWKA OR CLOSE TO EKE AWKA	<b>Floor:</b> <b>Walls:</b> <b>Doors:</b> <b>Windows:</b> <b>Ceiling:</b> <b>Roof:</b> <b>Paved Area:</b> <b>Others:</b>			HIGH	N50,000,000	2016
25.	BLOCKS OF FLATS	WITHIN IFITE VILLAGE AMAKPO	<b>Floor:</b> SCREDED <b>Walls:</b> TEXT COAT PAINT INSIDE EMULSION PAINT <b>Doors:</b> CORRUGATED IRON DOOR <b>Windows:</b> ALMACO <b>Ceiling:</b> PVC <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> <b>Others:</b>	STILL IN GOOD CONDITIO N	RESIDENTIA L 3 NUMBERS OF FLATS, 3 BEDROOM FLATS ENOUGH SPACE	MEDIUM	N250,000 P.A	2015
26.	BLOCKS OF FLATS	WITHIN IFITE VILLAGE AMAKPO	<b>Floor:</b> TILES <b>Walls:</b> NO PAINT YET <b>Doors:</b> CORRUGATED IRON DOOR <b>Windows:</b> ALMACO <b>Ceiling:</b> PVC <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> INTER- LOCK <b>Others:</b> FENCED	STILL IN GOOD CONDITIO N	RESIDENTIA L 4 NUMBERS OF FLATS AND 3 BEDROOM FLATS ENOUGH SPACE	MEDIUM	N250,000 P.A	2015
27.	SELF- CONTAIN	WITHIN IFITE VILLAGE AMAKPO	<b>Floor:</b> SCREDED <b>Walls:</b> TEXT COAT PAINT INSIDE EMULSION PAINT <b>Doors:</b> CORRUGATE IRON DOORS <b>Windows:</b> LOUVERS <b>Ceiling:</b> WOODEN CEILING <b>Roof:</b> CORRUGATED IRON SHEET <b>Paved Area:</b> <b>Others:</b>	STILL IN GOOD CONDITIO N	4 NUMBERS OF SELF- CONTAINED RESIDENTIA L NO SPACE		N70,000 P.A	2016
28.	BUNGALO W	WITHIN IFITE VILLAGE AMAKPO	<b>Floor:</b> TILES <b>Walls:</b> EMULSION PAINT INSIDE ONLY <b>Doors:</b> CORRAGATED IRON DOOR <b>Windows:</b> ALMACO <b>Ceiling:</b> ABVESTORS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> <b>Others:</b> FENCED	STILL IN GOOD CONDITIO N	2 ROOMS BUNGALOW RESIDENTIA L SMALL SPACE	MEDIUM	N300,000 P.A	2016
29.	1 ROOM BUILDING	WITHIN IFITE VILLAGE AMAKPO	<b>Floor:</b> SCREDED <b>Walls:</b> EMULSION PAINT THROUGHOUT <b>Doors:</b> WOODEN	STILL IN GOOD CONDITIO N	9 NUMBERS OF ROOM RESIDENTIA L SMALL	MEDIUM	N30,000 P.A	2016

			<b>DOORS</b> <b>Windows:</b> LOUVERS <b>Ceiling:</b> ABVESTORS <b>Roof:</b> CORRUGATED IRON ROOFING <b>Paved Area:</b> <b>Others:</b> FENCED		SPACE			
30.	SELF CONTAIN ED	WITHIN IFITE VILLAGE AMAKPO	<b>Floor:</b> SCREDED <b>Walls:</b> EMULSION INSIDE TEXTCOAT EXTERIOR <b>Doors:</b> WOODEN DOORS <b>Windows:</b> ALMACO <b>Ceiling:</b> ABVESTORS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> <b>Others:</b> FENCED	STILL IN GOOD CONDITIO N	54 NUMBERS OF SELF CONTAIN RESIDENTIA L ENOUGH SPACE	MEDIUM	N100,000 P.A	2016
31.	BLOCKS OF FLATS	BETWEEN BUSINESS EXECUTIV E DISTRICT NODU AROMA JUNCTION	<b>Floor:</b> TILES <b>Walls:</b> EMULSION PAINT TEXTCOAT EXTERNAL <b>Doors:</b> FOREIGN DOORS <b>Windows:</b> ALMACO <b>Ceiling:</b> PVC <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> INTER LOCK <b>Others:</b> FENCED WITH NAKED WIRE		6 NUMBERS FLATS 8 BEDROOM FLATS AND 1 IM SUIT RESIDENTIA L SMALL SPACE	MEDIUM	N350,000 P.A	2016
32.	BUNGALO W	WITHIN BUSINESS EXECUTIV ES DISTRICT @ NUDO- AROMA JUNCTION	<b>Floor:</b> TILES <b>Walls:</b> TEXTCOAT PAINT THROUGHOUT <b>Doors:</b> FOREIGN DOORS <b>Windows:</b> ALMACO <b>Ceiling:</b> PVC <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> INTER- LOCK <b>Others:</b> FENCE ARE PAINTED	STILL IN GOOD CONDITIO N	RESIDENTIA L 4 BEDROOMS ENOUGH SPACE	MEDIUM	N500,000 PA	2016
33.	BUNGALO W	WITHIN BUSINESS EXECUTIV ES DISTRICT @ NUDO- AROMA JUNCTION	<b>Floor:</b> TILES <b>Walls:</b> EMULSION <b>Doors:</b> <b>FLUSH DOORS AND PROTECTORS</b> <b>Windows:</b> ALUMINIUM <b>Ceiling:</b> PVC <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS <b>CONCRETE</b> <b>Others:</b>	STILL IN GOOD CONDITIO N	3 BEDROOMS OF RESIDENTIA L ENOUGH SPACE	MEDIUM	N450,000P. A	2016
34.	DOUBLE ROOM OFFICES	BETWEEN BUSINESS EXECUTIV E DISTRICT NODU- AROMA JUNCTION	<b>Floor:</b> TILES <b>Walls:</b> TEXT COAT PAINT <b>Doors:</b> ALMACO WITH PROTECTORS <b>Windows:</b> ALMACO <b>Ceiling:</b> ABESTORS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> <b>Others:</b>	STILL IN GOOD CONDITIO N	COMMERCIA L NO SPACES DOUBLE ROOM OFFICES	MEDIUM	N150,000 - N180,000 PA	2016
35.	PLOT TO LANDS	BETWEEN BUSINESS EXECUTIV E DISTRICT NUDO-	<b>Floor:</b> <b>Walls:</b> <b>Doors:</b> <b>Windows:</b> <b>Ceiling:</b>			MEDIUM	N5,000,000	2016

		AROMA JUNCTION	<b>Roof:</b> <b>Paved Area:</b> <b>Others:</b>					
36.	BLOCKS OF FLATS	ALONG JOBURG HOTEL & SUITS IN OKPUNO	<b>Floor:</b> TILES <b>Walls:</b> EMULSION PAINT AND TEXT COAT EXTERNAL <b>Doors:</b> ALMACO FLUSH DOORS INSIDE AND ENTRANCE IRON DOORS <b>Windows:</b> ALMACO <b>Ceiling:</b> PVC <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED	STILL IN GOOD CONDITION	6 NUMBERS OF FLATS, 3 BEDROOM FLATS RESIDENTIAL SMALL SPACE	LOW	N250,000 P.A	2016
37.	BLOCK OF FLATS	ALONG JOBURG HOTEL & SUITS IN OKPUNO	<b>Floor:</b> TILES <b>Walls:</b> EMULSION AND TEXT COAT PAINT EXTERNAL <b>Doors:</b> IRON DOORS <b>Windows:</b> ALMACO <b>Ceiling:</b> ABVESTORS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED	STILL IN GOOD CONDITION	6 NUMBERS OF FLATS, 3 BEDROOM FLATS RESIDENTIAL ENOUGH SPACE	LOW	N200,000 P.A	2016
38.	BLOCKS OF FLATS	OPPOSITE JET OIL AND PETROLEUM ALONG ZIK AVENUE ROAD	<b>Floor:</b> TILES <b>Walls:</b> TEXT COAT AND EMULSION PAINT INSIDE <b>Doors:</b> IRON DOORS <b>Windows:</b> ALMACO <b>Ceiling:</b> PVC <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED	GOOD CONDITION	6 NUMBERS OF FLATS, 3 BEDROOM FLATS RESIDENTIAL SMALL SPACE	MEDIUM	N300,000 P.A	2016
39.	BLOCKS OF FLATS	OPPOSITE JET OIL AND PETROLEUM ALONG ZIK AVENUE ROAD	<b>Floor:</b> TILES <b>Walls:</b> TEXT COAT AND EMULSION PAINT INSIDE <b>Doors:</b> IRON DOORS <b>Windows:</b> ALMACO <b>Ceiling:</b> PVC <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED	GOOD CONDITION	4 NUMBERS OF FLATS, 2 BEDROOM FLATS REIDENTIAL AND COMMERCIAL NO SPACE	MEDIUM	N180,000 P.A	2016
40.	BLOCK OF OFFICE AND SHOPS	ALONG EXPRESS HIGH WAY OF ENUGU AND ONITSHA ROAD	<b>Floor:</b> SCREDED <b>Walls:</b> EMULSION PAINT THROUGHOUT <b>Doors:</b> IRON DOOR SOME WOODEN DOOR WITH PROTECTOR <b>Windows:</b> ALMACO <b>Ceiling:</b> ABVESTORS <b>Roof:</b> CORRUGATED IRON ROOFING <b>Paved Area:</b> <b>Others:</b>	STILL IN GOOD CONDITION	COMMERCIAL NO SPACES 16 NUMBERS	MEDIUM	N60,000P.A	2016
41.	BLOCKS OF FLATS	AMUDO STREET CLOSE TO HIGH TENSION	<b>Floor:</b> TILE <b>Walls:</b> EMULSION AND TEXT COAT <b>Doors:</b> FLUSH DOORS AND IRON METALS <b>Windows:</b> ALMACO <b>Ceiling:</b> PVC <b>Roof:</b> ALUMINIUM	STILL IN GOOD CONDITION	COMMERCIAL NO SPACE 16 NUMBERS	MEDIUM	N60,000P.A	2016

			LONG SPAN <b>Paved Area:</b> MASS CONCRETED <b>Others:</b> FENCED WITH GATE, PLANT HOUSE,GATE HOUSE,BOREHOLE WITH ENOUGH PARKING SPACE					
42.	BLOCKS OF SHOPS	ALONG AROMA JUNCTION CLOSE TO FLY OVER	<b>Floor:</b> TILED <b>Walls:</b> EMULSION <b>Doors:</b> METAL-IRON <b>Windows:</b> ALMACO <b>Ceiling:</b> PVC <b>Roof:</b> ALUMINIUM LONG SPAN <b>Paved Area:</b> INTER LOCKED <b>Others:</b> ENOUGH PARKING SPACES, TOILET AND BATHS, BORE HOLE	STILL IN GOOD CONDITION BUT SOME INTER LOCKED BLOK CRACKED	COMMERCIAL BUILDING WITH 3 FLOOR AND 3 UNITS CONTAINING 30 BLOCKS OF SHOPS	MEDIUM	N150,000 - N180,000 PA	2015
43.	BLOCK OF SHOPS	IFITE ROAD ALONG THE ROAD BEFORE FIRST MARKET	<b>Floor:</b> SCREDED <b>Walls:</b> EMULSION <b>Doors:</b> METAL CORRUGATED <b>Windows:</b> <b>Ceiling:</b> ASBESTORS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS CONCRETED <b>Others:</b> GUTTER WITH MASS CONCRETED CULVETH	GOOD CONDITION	COMMERCIAL BLOCK OF SHOPS CONSIST OF 4 UNIT APARTMENT	MEDIUM	N4,000 MONTHLY - 48,000 P.A	
44.	LAND	GOVERNMENT HOUSE ROAD CLOSE TO SHOE MAKER BUSTOP	<b>Floor:</b> <b>Walls:</b> <b>Doors:</b> <b>Windows:</b> <b>Ceiling:</b> <b>Roof:</b> <b>Paved Area:</b> <b>Others:</b>			LOW	N4.5MILLION	2014
45.	LAND	SECRETAR IATE ROAD, OFF AROMA JUNCTION CLOSE TO 'B' DIVISION.	<b>Floor:</b> <b>Walls:</b> <b>Doors:</b> <b>Windows:</b> <b>Ceiling:</b> <b>Roof:</b> <b>Paved Area:</b> <b>Others:</b>			LOW	N5.2MILLION	2016
46.	BLOCK 1 STOREY BUILDING WITH ROOMS IN DOWNS	MIRACLE JUNCTION BESIDE FILLING STATION OPPOSITE UNIZK FENCE	<b>Floor:</b> SCREDED <b>Walls:</b> EMULSION PAINT INSIDE TEXTCOAT EXTERNAL <b>Doors:</b> FLUSH DOOR <b>Windows:</b> ALMACO <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> CORRUGATED <b>Paved Area:</b> <b>Others:</b>	STILL IN GOOD CONDITION	RESIDENTIAL AND COMMERCIAL, ENOUGH SPACES 14 NUMBERS OF ROOMS.	MEDIUM	N60,000P.A	2016
47.	BLOCK BUNGALOW FLATS	AT AGU-AWKA ESTATE BESIDES VC GATE OF UNIZIK	<b>Floor:</b> TILES <b>Walls:</b> TEXT COAT EXTERNAL AND EMULSION PAINT <b>Doors:</b> CHINA DOOR <b>Windows:</b> ALMACO <b>Ceiling:</b> POP <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED AND GATE	STILL IN GOOD CONDUCTI ON	RESIDENTIAL 3 NUMBERS OF FLATS, ENOUGH SPACE	LOW	N300,000 P.A	2016
48.	BOYS	BESIDE	<b>Floor:</b> TILES	STILL IN	BOYS	LOW	N240,000	2016

	QUARTERS	VIC GATE IN AGU-AWKA ESTATE	<b>Walls:</b> EMULSION PAINT AND EXTERNAL TEXT COAT <b>Doors:</b> CHINA DOOR <b>Windows:</b> ALMACO <b>Ceiling:</b> PVC <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED AND GATE	GOOD CONDITION	QUARTERS FLAT RESIDENTIAL		P.A	
49.	SELF CONTAINED	ALONG LIVING FAITH CHUCH AT OBI OKOLI AVENUE	<b>Floor:</b> SCREDED <b>Walls:</b> EMULSION PAINT THROUGHOUT <b>Doors:</b> CORRUGATED IRON DOORS <b>Windows:</b> LOUVERS <b>Ceiling:</b> ABVESTORS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED AND GATE	STILL IN GOOD CONDITION	RESIDENTIAL 44 NUMBERS OF ROOM NO SPACE	MEDIUM	N120,000 P.A	2016
50.	BLOCK OF FLATS	OKPUNO ROAD WITHI MARBLE ARCH HOTEL	<b>Floor:</b> TILES <b>Walls:</b> TEXT COAT EXTERNAL INSIDE EMULSION PAINT <b>Doors:</b> FLUSH DOOR <b>Windows:</b> ALMACO <b>Ceiling:</b> ABVESTORS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED	STILL IN GOOD CONDITION	RESIDENTIAL 9 NUMBERS OF FLATS WITH 3 BEDROOM SMALL SPACE	MEDIUM	N250,000 - N300,000 P.A	2015
51.	SELF CONTAINED	ALINDU STREET NOT FAR FROM ZIK AVENUE ROAD CLOSE RIGHT ROAD BY OPPOSITE	<b>Floor:</b> TILES <b>Walls:</b> EMULSION <b>Doors:</b> FLUSH DOOR WITH PROTECTORS <b>Windows:</b> ALMACO <b>Ceiling:</b> PVC <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED	GOOD CONDITION	14 NUMBERS RESIDENTIAL NO SPACE	MEDIUM	N100,000 0 N200,000 P.A	2015
52.	SINGLE ROOM	ALINDU STREET NOT FAR FROM ZIK AVENUE ROAD CLOSE RIGHT ROAD BY OPPOSITE	<b>Floor:</b> SCREDED <b>Walls:</b> EMULSION <b>Doors:</b> FLUSH DOOR WITH PROTECTORS <b>Windows:</b> ALMACO <b>Ceiling:</b> ABVESTORS <b>Roof:</b> CORROGATED IRON ROOF <b>Paved Area:</b> <b>Others:</b>	GOOD CONDITION	RESIDENTIAL 14 NUMBERS NO SPACE	MEDIUM	N45,000 PA	2016
53.	BLOCKS OF FLATS	ALINDU STREET NOT FAR FROM ZIK AVENUE ROAD CLOSE RIGHT ROAD BY OPPOSITE	<b>Floor:</b> TILES <b>Walls:</b> TEXTCOAT EXTERNAL INSIDE EMULSION PAINT <b>Doors:</b> IRON DOORS <b>Windows:</b> ALMACO <b>Ceiling:</b> PVC <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCE PAINTED WITH TEXT COAT PLANT	GOOD CONDITION	RESIDENTIAL SMALL SPACE 4 NUMBERS OF FLATS	MEDIUM	N300,000 P.A	2016

54.	PLOT OF LAND	AT AGU-AWKA ESTATE BESIDE VC GATE OF UNIZIK	<b>Floor:</b> <b>Walls:</b> <b>Doors:</b> <b>Windows:</b> <b>Ceiling:</b> <b>Roof:</b> <b>Paved Area:</b> <b>Others:</b>				N7,000,000	2016
55.	BLOCK OF SELF CONS	5KM AWAY FROM ROAD, ALONG IFITE ROAD, CLOSE TO UKWUAKI JUNCTION	<b>Floor:</b> TERRAZZOO <b>Walls:</b> TEXT COAT EXTERIOR, EMULSION INTERIOR <b>Doors:</b> IRON METAL DOORS EXTERNAL, WHILE FLUSH PANEL INTERNAL <b>Windows:</b> ALMACO <b>Ceiling:</b> AVBESTOS <b>Roof:</b> CORRUGATED ALUMINIUM DOOR <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED WITH GATE, B/QUARTERS, BOREHOLE, ENOUGH PARKING SPACE, GENERATOR HOUSE AND SEPARATE TRANSFORMER INSIDE	STILL IN GOOD TENANTABLE CONDITION, PARTLY MASS CONCRETE CRACKING	RESIDENTIAL USE OF 3 FLOORS CONSISTS OF 42 SELF CONS ROOM WITH KITCHEN TOILET AND BATH FREE CORRIDOR AND PERSONAL SIT OUT	LOW	N170,000 P.A	2014
56.	BLOCK OF FLATS	IFITE AWKA CLOSE TO ST. ANTHONY'S CHURCH	<b>Floor:</b> TILES <b>Walls:</b> EMULSION PAINT TEXT COAT EXTERIOR <b>Doors:</b> CORRUGATE IRON DOORS <b>Windows:</b> ALMACO <b>Ceiling:</b> AVBESTORS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED	STILL IN GOOD CONDITION	6 NUMBERS OF FLATS 3 BEDROOM FLATS RESIDENTIAL SMALL SPACE	MEDIUM	N300,000 P.A	2016
57.	SELF CONTAINED	IFITE AWKA CLOSE TO ST. ANTHONY'S CHURCH	<b>Floor:</b> TILES <b>Walls:</b> EMULSION PAINT TEXT COAT EXTERIOR <b>Doors:</b> CORRUGATE IRON DOORS <b>Windows:</b> ALMACO <b>Ceiling:</b> AVBESTORS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED	STILL IN GOOD CONDITION	44 NUMBERS OF SELF CONTAINED	MEDIUM	N60,000 P.A	
58.	ONE ROOM	IFITE AWKA CLOSE TO ST. ANTHONY'S CHURCH	<b>Floor:</b> SCREDED <b>Walls:</b> EMULSION PAINT THROUGHOUT <b>Doors:</b> FLUSH PANEL <b>Windows:</b> LOUVRES <b>Ceiling:</b> WOODEN CEILING <b>Roof:</b> CORRUGATED IRON ROOF <b>Paved Area:</b> <b>Others:</b> FENCED	STILL IN GOOD CONDITION	18 NUMBERS OF ROOM	MEDIUM	N4,000 MONTHLY	2016
59.	BLOCK OF FLATS	NEAR FIRST MARKET ALONG IFITE	<b>Floor:</b> TILES <b>Walls:</b> EMULSION PAINT INTERIOR EXTERIOR TEXT COAT <b>Doors:</b> CORRUGATED	STILL IN GOOD CONDITION	4 NUMBERS OF FLATS 3 BEDROOM FLATS RESIDENTIAL	MEDIUM	N300,000 P.A	

		ROAD	IRON DOORS <b>Windows:</b> ALMACO <b>Ceiling:</b> AVBESTORS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED WITH GATE		L SMALL SPACE			
60.	BLOCKS OF FLATS	ALONG MODUDOZIE ESTATE COMMISSIONER'S QUARTERS	<b>Floor:</b> TILES <b>Walls:</b> EMULSION PAINT INTERIOR TEXTCOAT EXTERIOR <b>Doors:</b> FLUSH PANEL <b>Windows:</b> ALMACO <b>Ceiling:</b> AVBESTORS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED	STILL IN GOOD CONDITION	4 NUMBERS OF FLATS 3 BEDROOM FLATS RESIDENTIAL SMALL SPACE	MEDIUM	N300,000 P.A	2016
61.	SELF CONTAINED	DOWN SCHOOL GATE CLOSE TO CAIRO CITY LODGE,IFITE	<b>Floor:</b> TILES <b>Walls:</b> EMULSION PAINT AND TEXTCOAT EXTERIOR <b>Doors:</b> FLUSH PANEL <b>Windows:</b> ALMACO <b>Ceiling:</b> AVBESTORS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED	STILL IN GOOD CONDITION	35 NUMBERS OF SELF CONTAINED RESIDENTIAL	MEDIUM	N80,000 P.A	2016
62.	SELF CONTAINED	10 METERS FROM MIRACLE JUNCTION	<b>Floor:</b> TILES <b>Walls:</b> EMULSION PAINT, TEXT COAT EXTERIOR <b>Doors:</b> CORRUGATED IRON DOORS <b>Windows:</b> ALMACO <b>Ceiling:</b> AVBESTORS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED	STILL IN GOOD CONDITION	30 NUMBERS OF SELF CONTAINED RESIDENTIAL SMALL SPACE	MEDIUM	N100,000	2016
63.	SELF CONTAINED	ALONG IFITE ROAD CLOSE TO COMMISSIONERS QUARTER	<b>Floor:</b> SCREDED <b>Walls:</b> EMULSION PAINT TEXTCOAT EXTERIOR <b>Doors:</b> FLUSH DOORS WITH PROTECTORS <b>Windows:</b> ALMACO <b>Ceiling:</b> AVBESTORS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED AND GATED	STILL IN GOOD CONDITION	30 NUMBERS OF SELF CONTAINED RESIDENTIAL NO SPACE	MEDIUM	N65,000 P.A	2016
64.	SINGLE ROOM	UMUORAMMA STREET BESIDE ZOZ PETROLEUM NIGERIA. LTD , AMAENYI	<b>Floor:</b> SCREDED <b>Walls:</b> EMULSION <b>Doors:</b> FLUSH-PANEL <b>Windows:</b> ALMACO <b>Ceiling:</b> AVBESTORS <b>Roof:</b> METAL IRON ROOF <b>Paved Area:</b> SAND CREED <b>Others:</b> FENCED WITH GATE	IN GOOD CONDITION	RESIDENTIAL USE ONLY, 1 SINGLE UNITS, TOILET AND KITCHEN SEPARATED	LOW	N45,000 P.A	2015
65.	BUNGALOW	ALANDO STREET ADJACENT	<b>Floor:</b> SCREDED <b>Walls:</b> EMULSION <b>Doors:</b> FLUSH PANEL	PARTLY RENOVATED AND IN	7 ROOMS FOR RESIDENTIAL	LOW	N150,000 P.A(FOR 4 ROOMS),	2016

		REGINA ROAD AROUND ST. PATRICKS CATHEDRAL CHURCH, ZIK AVENUE	<b>Windows:</b> ALMACO <b>Ceiling:</b> AVBESTOS <b>Roof:</b> IRON METAL <b>Paved Area:</b> SAND SCREEDED <b>Others:</b> GATE WITH FENCE,GARDEN AND ENOUGH SPACE FOR OTHER ACTOIVITIES	VERY GOOD CONDITION	L, 3 ROOMS IN 1 UNIT CONSISTING 2 BEDROOM + 1 PARLOUS THEN 4 ROOMS IN OTHER UNIT CONSISTING 3 BEDROOM + 1 PARLOUR, THEN SEPRATE KITCHEN AND TOILET		N130,000 P.A (4 3 ROOMS)	
66.	DETACHED HOUSE	UMUORAM MA STREET BESIDE ZOZ PETROLEUM NIGERIA. LTD , AMAENYI	<b>Floor:</b> SCREDED WITH PAINT INSIDE WHILE TILES ON CORRIDOR <b>Walls:</b> EMULSION <b>Doors:</b> FLUSH PANEL <b>Windows:</b> ALMACO <b>Ceiling:</b> AVBESTOS <b>Roof:</b> ALUMINIUM LONG SPAN <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED WITH GATE	IN GOOD CONDITION TO LIVE, JUST ONLY THE PAINT ARE WEARING OFF	2 ROOMS INCLUDING PARLOUR,KITCHEN AND TOILET IN 4 UNITS AND APARTMENT, 2 UNIT UP FLOOR, 2 UNIT DOWN FLOOR	LOW	N180,000 P.A	2015
67.	DETACHED HOUSE	UMUORAM MA STREET BESIDE ZOZ PETROLEUM NIGERIA. LTD , AMAENYI	<b>Floor:</b> SCREDED <b>Walls:</b> TEXTCOAT AND EMULSION <b>Doors:</b> FLUSH PANEL INSIDE, METAL IRON OUTSIDE <b>Windows:</b> ALMACO <b>Ceiling:</b> PVC <b>Roof:</b> ALUMINIUM LONG SPAN <b>Paved Area:</b> PARTLY MASS CONCRETE, PARTLY SAND CREDED <b>Others:</b> FENCED GATE, WELL WATER, GENERATOR HOUSE, LITTLE PARKING SPACE	STILL GOOD TENANTABLE STATE	4 BEDROOM 1 PARLOUR WITH KITCHEN, TOILET AND BATH IN TWO UNIT	LOW	N200,000 P.A	2015
68.	BLOCK OF FLATS	UMUORAM MA STREET BESIDE OZOPETROLEUM NIGERIA LIMITED, AMAENYI	<b>Floor:</b> SCREEDED <b>Walls:</b> EMULSION AND TEXTCOTE <b>Doors:</b> FLUSH PANELS <b>Windows:</b> ALMACO <b>Ceiling:</b> PVC <b>Roof:</b> ALUMINIUM LONG SPAN <b>Paved Area:</b> MASS CONCRETED <b>Others:</b> FENCE WITH GATE, INCLUDING SHOPS AT THE FRONT GATE, SOME SPACE FOR PARKING	IN A GOOD CONDITION	FOUR UNIT OF FLOOR RESIDENTIAL APARTMENT CONTAINING TWO BEDROOM ONE PARLOUR AND ONE KITCHEN INCLUDING TOILET AND BATH IN EACH FLATS	LOW	N250,000	2016
69.	DETACHED HOUSE	UMUORAM MA STREET BESIDE	<b>Floor:</b> TERRAZO <b>Walls:</b> TEXTCOTE AND EMULSION <b>Doors:</b> FLUSH PANES	in good condiction	4 BEDROOM , 1 PARLOUR AND TOILET AND BATH	MEDIUM	N300,000 P FOR UPPER FLOOR, N250,000	2015



		OZOPETRO LEUM NIGERIA LIMITED, AMAENYI	AND METAL <b>Windows:</b> ALMACO <b>Ceiling:</b> ASBESTOS <b>Roof:</b> LONG SPAN ALUMINIUM <b>Paved Area:</b> MASS CONCRETED <b>Others:</b> FENCE WITH GATE AND GATE HOUSE B/Q AT THE BACK, BOREHOLE SMALL LAWN WITH FLOWERS LITTLE PARKING SPACE		WITH KITCHEN AT UPPER FLOOR WHILE DOWN FLOOR HAS THREE BEDROOM,T OILETAND BSTH WITH KITCHEN		PA FOR DOWN FLOOR	
70.	SINGLE ROOM	ALONG GOVERNMENT HOUSE ROAD, OFF IFITE ROAD AFTER Ukwuaki junction	<b>Floor:</b> SCREDED <b>Walls:</b> EMULSION <b>Doors:</b> FLUSH PANELS <b>Windows:</b> ALMACO <b>Ceiling:</b> ASBESTORS <b>Roof:</b> METAL IRON <b>Paved Area:</b> SAND- CREED <b>Others:</b> FENCE WITH GATE AND IRON PROTECTOR AT THE ENTRANCE, INCLUDING SPACE FOR FAMILY GARDEN	GOOD IN TENANTABLE STATE	1 SINGLE ROOM APARTMENT WITH CORRIDOR AND SEPARATE TOILET AND BATH	LOW	N48,000 P.A	2015
71.	LINES OF SHOPS	ALONG UMUODU OKPUNO ROAD AROUND JOBURG HOTEL	<b>Floor:</b> TILES AND SCREDED IN SOME <b>Walls:</b> PAINTED WITH EMULSION SOME TEXTCOAT PAINT <b>Doors:</b> IRON DOOR WITH ALMACO DOOR SOME <b>Windows:</b> <b>Ceiling:</b> ASBESTORS AND WOODEN CILINGS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> NONE	WORKING PERFECTLY	COMMERCIAL, 12 NUMBERS OF UNITS NO- SPACE	LOW	N50,000 P.A	2016
72.	BLOCK OF FLATS WITH PLAZA INFRONT	ALONG ZIK AVENUE BESIDE OZOPETRO LEUM NIGERIA LIMITED FILLING STATION IN AMAEYI MARKET	<b>Floor:</b> SCREDED <b>Walls:</b> PAINTED WITH TEXCOAT INTERNATIONAL EMULSION PAINT <b>Doors:</b> IRON DOORS <b>Windows:</b> ALMACO <b>Ceiling:</b> ASBESTORS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCE WITH GATE	STILL IN CONDITION	RESIDENTIAL AND COMMERCIAL NO SPACES 6 MBERS	MEDIUM	N300,000 P.A	2016
73.	BLOCK OF FLATS	OBA OFUMA- OKAKOR AVENUE, SCHELAGE LIC OIL LTD, ZIKS AVENUE	<b>Floor:</b> TILED <b>Walls:</b> SANDCRETE BLOCK WITH TEXCOTE <b>Doors:</b> CORRUGATED IRON <b>Windows:</b> ALMACO <b>Ceiling:</b> ASBESTORS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED WITH GATE	THE MASS CONCRETE IS WEAK AND TEARING APART	8 NUMBER 3 BEDROOM FLAT,2 TOILETS,KI TCHEN, SITTING ROOM,DINN ING RESIDENTIAL	MEDIUM	N280,000 P.A	2016
74.	BLOCK OF FLATS	OBA OFUMA- OKAKOR AVENUE,	<b>Floor:</b> SCREDED <b>Walls:</b> SANDCRETE BLOCK WITH EMULSION PAINT	FENCE IS NOT PAINTED AND	8 NUMBER OF 3 BEDROOM FLAT WITH	MEDIUM	N250,000 P.A	2016

		SCHELAGE LIC OIL LTD, ZIKS AVENUE	<b>Doors: FLUSH PANEL WITH IRON PROTECTOR</b> <b>Windows: ALMACO</b> <b>Ceiling: ASBESTORS</b> <b>Roof: CORRUGATED</b> <b>Paved Area: MASS CONCRETE</b> <b>Others: FENCE WITH GATE</b>	THERE ARE CRACKS ON MASS CONCRETE	1 TOILET, KITCHEN, DINNING AND SITTING ROOM RESIDENTIAL WITH ENOUGH PARKING SPACE			
75.	BLOCK OF FLATS	OBA OFUMA-OKAKOR AVENUE, SCHELAGE LIC OIL LTD, ZIKS AVENUE	<b>Floor: SCREEDED</b> <b>Walls: SANDCRETE BLOCK</b> <b>Doors: CORRUGATED IRON DOOR</b> <b>Windows: ALMACO</b> <b>Ceiling: ABSVESTORS</b> <b>Roof: ALUMINIUM</b> <b>Paved Area: MASS CONCRETE</b> <b>Others: FENCED WITH GATE</b>	THE PAINTS ON THE WALL IS WEARING OFF.	6 NUMBERS OF 3 BEDROOM FLAT WITH 1TOILET KITCHEN AND SITTING ROOM RESIDENTIAL	MEDIUM	N250,000 P.A	2016
76.	BLOCK OF FLATS	OBA OFUMA-OKAKOR AVENUE, SCHELAGE LIC OIL LTD, ZIKS AVENUE	<b>Floor: TILED</b> <b>Walls: SANDCRETE BLOCK WITH TEXTCOAT PAINT</b> <b>Doors: CORRUGATED IRON</b> <b>Windows: ALMACO</b> <b>Ceiling ABSVESTORS</b> <b>Roof: ALUMINIUM</b> <b>Paved Area: INTER LOCK</b> <b>Others:FENCE WITH GATE, BORE HOLE</b>	NO VISSIBLE FAULTS.	8 NUMBERS OF 3 BEDROOM FLAT ALL ENSUITE, WITH VISITORS ROOM TOILET, KITCHEN, SITTING ROOM RESIDENTIAL	MEDIUM	N350,000 P.A	2015
77.	BLOCK FLATS	VINE ADIBE STREET. AMAENYI, BESIDES MTN OFFICE ZIKS AVENUE	<b>Floor: SCREEDED</b> <b>Walls: SANDCRETE BLOCK WITH EMULSION PAINT</b> <b>Doors: CORRUGATED IRON DOOR</b> <b>Windows: ALMSCO</b> <b>Ceiling: ABSVESTORS</b> <b>Roof: CORRUGATED IRON SHEET</b> <b>Paved Area: MASS CONCRETE</b> <b>Others: NONE</b>	FAIRLY OLD BUILDING BUT STILL IN GOOD WORKING CONDITIO N	8 NUMBERS OF 3 BEDROOM FLATS, TOILET, KITCHEN, SITTING ROOM, DINNING RESIDENTIAL	MEDIUM	N200,000 P.A	2015
78.	SINGLE ROOM	VINE ADIBE STREET. AMAENYI, BESIDES MTN OFFICE ZIKS AVENUE	<b>Floor: SCREEDED</b> <b>Walls: SANDCRETE BLOCK WITH EMULSION PAINT</b> <b>Doors: FLUSH PANEL WITH IRON PROTECTOR</b> <b>Windows:FLUSH PANEL</b> <b>Ceiling: ABSVESTORS</b> <b>Roof: CORRUGATED IRON SHEET</b> <b>Paved Area: NOT PAVED</b> <b>Others: NONE</b>	THE FLUSH PANEL DOORS OF SOME OF THE ROOMS ARE FALLING OFF.	25 NUMBERS OF SINGLE ROOMS, 5 TOILET RESIDENTIAL	HIGH	N2500 MONTHLY	2015
79.	Single rooms	Around Amudo high adjacent Macdons, Aroma	<b>Floor: Tiles</b> <b>Walls: Textcote</b> <b>Doors: Corrogated Iron door</b> <b>Windows: Alumaco</b> <b>Ceiling: Absvestors</b> <b>Roof: Aluminium</b> <b>Paved Area: Mass concrete</b>	Still on tenantable condition	Forty-five single rooms for residential usage	High density	N50,000 P.A	2016

			<b>Others:</b>					
80.	Land	Along Arthur Eze Avenue	<b>Floor:</b> <b>Walls:</b> <b>Doors:</b> <b>Windows:</b> <b>Ceiling:</b> <b>Roof:</b> <b>Paved Area:</b> <b>Others:</b>	About 3 plot and half	-	Medium	N25 million	2016
81.	Block of flats	Barr. Ajekwu close off 25 Emma Nnaemeka str. Around along Okoye Specialist Hospital, Zik Avenue	<b>Floor:</b> Tiles <b>Walls:</b> Sandcrete block with emulsion paint <b>Doors:</b> Corrugated Iron door <b>Windows:</b> Alumaco <b>Ceiling:</b> PVC <b>Roof:</b> Alumnium <b>Paved Area:</b> Mass concrete <b>Others:</b> The building has a fence with gate, borehole	Still in good condition	6 Nos of all 3 bedroom flat ensuite with kitchen, dinning and vistors toilet residential.	Medium	N350,000	2016
82.	Block of flats	Barr. Ajekwu close off 25 Emma Nnaemeka str. Around along Okoye Specialist Hospital, Zik Avenue	<b>Floor:</b> screeded <b>Walls:</b> sandcrete block with emulsion paint <b>Doors:</b> Corrugatd Iron door <b>Windows:</b> Alumaco <b>Ceiling:</b> Absvestors <b>Roof:</b> Alumnium <b>Paved Area:</b> Mass Concrete <b>Others:</b> Fenced with gate	Still in good condition	6 Nos. of 3 bedroom flat all ensuite	Medium	N350,000 P.A	2016
83.	Block of flats	Barr. Ajekwu close off 25 Emma Nnaemeka str. Around along Okoye Specialist Hospital, Zik Avenue	<b>Floor:</b> Tiles <b>Walls:</b> Sandcrete block with emulsion paint <b>Doors:</b> Corrugated iron door <b>Windows:</b> Almaco <b>Ceiling:</b> Absvestors <b>Roof:</b> Aluminum <b>Paved Area:</b> Mass concrete <b>Others:</b> Fenced with gate, borehole	The paints are wearing out	6 nos. of 3 bedroom flat with 1 toilet, kitchen and dinning residential	Medium	N250,000 P.A	2016
84.	Block of flats	Barr. Ajekwu close off 25 Emma Nnaemeka str. Around along Okoye Specialist Hospital, Zik Avenue	<b>Floor:</b> Screeded <b>Walls:</b> Sandcrete block with emulsion paint <b>Doors:</b> Corrugated Iron door <b>Windows:</b> Almaco <b>Ceiling:</b> POP <b>Roof:</b> Aluminum <b>Paved Area:</b> Mass concrete <b>Others:</b> Fenced with gate	The paints are wearing out	6 Nos of 2 bedroom flat with 1 toilet, kitchen and dinning residential	Medium	N200,000 P.A	2015
85.	Block of flats	Around Redeemed Christian Church of God opp Jet filling station, Umuzuocha	<b>Floor:</b> Screeded <b>Walls:</b> Sandcrete block with emulsion paint <b>Doors:</b> Corrugated Iron door <b>Windows:</b> Almaco <b>Ceiling:</b> PVC <b>Roof:</b> Alumnium <b>Paved Area:</b> Mass concrete <b>Others:</b> fenced with gate	Still in good condition	6 Nos of 2 bedroom flat with 1 toilet, kitchen and dinning residential	Medium	N200,000 P.A	2015
86.	Single room	Around Redeemed Christian Church of God opp Jet filling station, Umuzuocha	<b>Floor:</b> Tiles <b>Walls:</b> Sandscrete block with emulsion paint <b>Doors:</b> Corrugated Iron door <b>Windows:</b> Almaco <b>Ceiling:</b> Absvestors <b>Roof:</b> Alumnium	The paints are wearing out	5 Nos of rooms (Single) with 2 bathroom and toilet residential	Medium	N60,000 P.A	2016

			<b>Paved Area:</b> Mass concrete <b>Others:</b>					
87.	Block of flats	Around Redeemed Christian Church of God opp Jet filling station, Umuzuocha	<b>Floor:</b> Screeded <b>Walls:</b> Sandcrete block with emulsion paint <b>Doors:</b> Corrugated Iron door <b>Windows:</b> Almaco <b>Ceiling:</b> POP <b>Roof:</b> Aluminum <b>Paved Area:</b> Mass concrete <b>Others:</b> Fenced with gate, borehole	The building is still intact	6 Nos of one bedroom flat with dining and visitors's toilet, residential with parking spaces	Medium	N150,000 P.A	2016
88.	Block of flats	Barr. Ajekwu close off 25 Emma Nnaemeka str. Around along Okoye Specialist Hospital, Zik Avenue	<b>Floor:</b> Tiles <b>Walls:</b> Sandcrete block with emulsion paint <b>Doors:</b> Corrugated Iron door <b>Windows:</b> Almaco <b>Ceiling:</b> Absvestors <b>Roof:</b> Alumnium <b>Paved Area:</b> Mass concrete <b>Others:</b> Fenced with gate	Still in good condition	6 Nos of one bedroom flat ensuite with kitchen and visitors's toilet, residential with enough parking space	Medium	N250,000 P.A	2016
89.	Detached house	Barr. Ajekwu close off 25 Emma Nnaemeka str. Around along Okoye Specialist Hospital, Zik Avenue	<b>Floor:</b> Screeded rooms & other parts of the house tiled <b>Walls:</b> Sandcrete block with emulsion paint <b>Doors:</b> Corrugated Iron door <b>Windows:</b> Almaco <b>Ceiling:</b> Absvestors <b>Roof:</b> Alumnium <b>Paved Area:</b> Mass concrete <b>Others:</b> Fenced with gate, borehole	There are some cracks on the wall behind the building	3 bedrooms, 1 stilling room, visitors toilet. Residential	Medium	N450,000 P.A	2016
90.	Detached house	Barr. Ajekwu close off 25 Emma Nnaemeka str. Around along Okoye Specialist Hospital, Zik Avenue	<b>Floor:</b> Tiles <b>Walls:</b> Sandcrete block with emulsion paint <b>Doors:</b> Corrugated Iron door <b>Windows:</b> Almaco <b>Ceiling:</b> POP <b>Roof:</b> Alumnium <b>Paved Area:</b> Mass concrete <b>Others:</b> Fenced with gate, gate house, borehole, Lawn with flower & children play grown	Still in good condition	3 bedrooms all ensuite, kitchen, 2 stilling rooms. Residential	Medium	N500,000 P.A	2016
91.	Single room	Barr. Ajekwu close off 25 Emma Nnaemeka str. Around along Okoye Specialist Hospital, Zik Avenue	<b>Floor:</b> Screeded <b>Walls:</b> Sandcrete block with emulsion paint <b>Doors:</b> Corrugated Iron door <b>Windows:</b> Almaco <b>Ceiling:</b> POP <b>Roof:</b> Aluminum <b>Paved Area:</b> Mass concrete <b>Others:</b> Fenced with gate	Properly maintained	3 nos of single rooms with 1 toilet, kitchen and conference space. Residential	Medium	N5,000 Monthly	2016
92.	single room	Barr. Ajekwu close off 25 Emma Nnaemeka str. Around along Okoye Specialist Hospital, Zik	<b>Floor:</b> Tiles <b>Walls:</b> Sandcrete block with emulsion paint <b>Doors:</b> Corrugated Iron door <b>Windows:</b> Almaco <b>Ceiling:</b> Absvestors <b>Roof:</b> Alumnium <b>Paved Area:</b> Mass	Still in good condition	10 Nos. of single room with 3 toilets & bathroom, 1 big general kitchen. Residential	Medium	N5,000 Monthly	2015

		Avenue	concrete <b>Others:</b> Fenced with gate					
93.	Block of flats	Aguiyi Umuzocha opp. Jet Oil filling station around Amaku Junction	<b>Floor:</b> Tiles <b>Walls:</b> Textcote <b>Doors:</b> Corrugated Iron door <b>Windows:</b> Alumaco <b>Ceiling:</b> POP <b>Roof:</b> Aluminium <b>Paved Area:</b> Interlock <b>Others:</b> Fenced with gate, borehole	New building	6 Nos. of 3 bedroom flat all ensuite with visitor's toilet, kitchen. Residential	Medium	N350,000 P.A	2016
94.	Block of flats	Aguiyi Umuzocha opp. Jet Oil filling station around Amaku Junction	<b>Floor:</b> Screeded <b>Walls:</b> Sandcrete block with emulsion <b>Doors:</b> Flush panel with protector <b>Windows:</b> Almaco <b>Ceiling:</b> POP <b>Roof:</b> Aluminum <b>Paved Area:</b> Mass concrete <b>Others:</b> Fenced with gate	Still in good condition	6 Nos. of 3 bedroom flat with 1 toilet, kitchen and dinning residential	Medium	N270,000 P.A	2016
95.	Block of flats	Aguiyi Umuzocha opp. Jet Oil filling station around Amaku Junction	<b>Floor:</b> Screeded <b>Walls:</b> Sandcrete block with emulsion <b>Doors:</b> Corrugated Iron door <b>Windows:</b> Louvers <b>Ceiling:</b> PVC <b>Roof:</b> Corrugated Iron roof <b>Paved Area:</b> Mass concrete <b>Others:</b> Fenced with gate	Newly Renovated	6 Nos. of 3 bedroom flat with 1 toilet, kitchen and dinning residential with parking space	Medium	N250,000 P.A	2016
96.	Block of flats	Aguiyi Umuzocha opp. Jet Oil filling station around Amaku Junction	<b>Floor:</b> Screeded <b>Walls:</b> Textcote <b>Doors:</b> Flush panel with Iron door <b>Windows:</b> Louvers <b>Ceiling:</b> PVC <b>Roof:</b> Corrugated Iron roof <b>Paved Area:</b> Mass concrete <b>Others:</b> Fenced with gate	The building is fairly old	4 Nos. of 2 bedroom flat with toilet, Kitchen and dinning. Residential	Medium	N180,000 P.A	2015
97.	Block of flats	Adjacent Tracy Hotel Ltd Awka along Arthur Eze road	<b>Floor:</b> Screeded <b>Walls:</b> Textcote <b>Doors:</b> Flush doors <b>Windows:</b> Almaco <b>Ceiling:</b> Absvestors <b>Roof:</b> Corrugated Aluminium <b>Paved Area:</b> Mass concreted <b>Others:</b> Fenced with gate, gate house, borehole with little parking space	Still in good condition	Residential purpose of three bedroom flat with kitchen and sitting rooms. Six units in number	Medium	N300,000 P.A	2016
98.	Duplex	At Agu-Awka by Nwakpadolu Estate	<b>Floor:</b> Tiled <b>Walls:</b> Textcote and Emulsion <b>Doors:</b> Modern Flush doors <b>Windows:</b> Almaco <b>Ceiling:</b> PVC <b>Roof:</b> Metrolites <b>Paved Area:</b> Interlock <b>Others:</b> Lawn with flowers with gate and gate house, borehole, generator house and 3 bedroom B/Q	Newly built in a very good condition	Residential detached house, five bedroom upflat with kitchen and sitting rooms. Six units in number floor with reading room and sitting room, dinning and kitchen	Low	N60 million	2016
99.	Duplex	Along Agu-Awka-Enugu	<b>Floor:</b> Tiled <b>Walls:</b> Emulsion	Still in good tenantable	Residential, four bedrooms	Low	N450,000 P.A	2016

		express way opp. Eastend Hotel and suit	<b>Doors:</b> Modern Metal doors throughout <b>Windows:</b> Almaco <b>Ceiling:</b> PVC <b>Roof:</b> Corrugated Iron roof <b>Paved Area:</b> Mass Concrete <b>Others:</b> Fenced with gate and borehole	condition	each with sitting room and kitchen down floor			
100	Duplex newly built with Boys qtrs intact	At Abuja Estate opposite the Anambra State Govt. House Awka	<b>Floor:</b> Tiled <b>Walls:</b> Textcote and Emulsion <b>Doors:</b> Modern doors <b>Windows:</b> Almaco <b>Ceiling:</b> PVC <b>Roof:</b> Aluminium Iron roof <b>Paved Area:</b> Mass Concrete <b>Others:</b> Fenced with gate and borehole, Lawn with flowers outside gate, enough parking space	Very good newly built with 2 B/quarters separated	Residential, four bedrooms with study room upper floor, sitting room, kitchen and guest room down floor. 1 bedroom B/Q (2 B/Q) separate intact	Low	N60 million	2016
101	block of Selfcon	Madu close by S.U junction, ifite beside irish hotel	<b>Floor:</b> Tiles <b>Walls:</b> Sandcrete block with Emulsion paint <b>Doors:</b> Flush panel inside & metal door outside doors <b>Windows:</b> Almaco <b>Ceiling:</b> PVC <b>Roof:</b> Corrugated Iron roof <b>Paved Area:</b> Mass Concrete <b>Others:</b> Fenced with gate	Fairly New	30 Nos. of selfcontain rooms with toilet, kitchen, passage. Residential.	High	N120,000 P.A	2016
102	Blocks of flats	Ifite Rd. beside MTN office, Amaenyi	<b>Floor:</b> Screeded <b>Walls:</b> Sandcrete block with emulsion paint <b>Doors:</b> Flush panel with Iron protector <b>Windows:</b> Louvers <b>Ceiling:</b> Absvestors <b>Roof:</b> Corrugated Iron roof <b>Paved Area:</b> Interlock <b>Others:</b> None	Fairly old	3 Nos of 3 bedroom flat with 1 toilet, kitchen and dinning. Residential. Has a little space in the compound	High	N250,000 P.A	2016
103	Blocks of flats	Okolo Obi str. Beside Mr. Biggs, opp Nadora Memorial Nur & Pry Sch, Zik's Ave	<b>Floor:</b> Screeded <b>Walls:</b> Sandcrete block with emulsion paint <b>Doors:</b> Corrugated Iron door <b>Windows:</b> Almaco <b>Ceiling:</b> Absvestors <b>Roof:</b> Aluminium <b>Paved Area:</b> Mass concrete <b>Others:</b> Fenced with gate, borehole	Newly built in a good condition	6 Nos. of 3 bedroom flat all ensuite with kitchen, dinning. Residential. The compound is spacious	Medium	N350,000 P.A	2015
104	Blocks of flats	Okolo Obi str. Beside Mr. Biggs, opp Nadora Memorial Nur & Pry Sch, Zik's Ave	<b>Floor:</b> Tiles <b>Walls:</b> Sandcrete block with emulsion paint <b>Doors:</b> Corrugated Iron door <b>Windows:</b> Almaco <b>Ceiling:</b> PVC <b>Roof:</b> Aluminium <b>Paved Area:</b> Mass concrete <b>Others:</b> Fenced with gate, borehole	New building in good condition	6 Nos. of 2 bedroom flat all ensuite with kitchen, dinning. Residential. Has enough space	Medium	N300,000 P.A	2016
105	One Room	Umuzocha, Ziks avenue opp. Jet	<b>Floor:</b> Scrided <b>Walls:</b> emulsion paint <b>Doors:</b> Corrugated Iron	Old building with worn out paint	Residential. 12 nos. of single room	Medium	N48,000 P.A	2016

		filling station	door <b>Windows:</b> Almaco <b>Ceiling:</b> Absvestors <b>Roof:</b> Corrugated Iron door <b>Paved Area:</b> Mass concrete <b>Others:</b> none		with general toilet, kitchen			
106	Shop	Ubeke str., Ziks Avenue by the road close to Radopin supermarket	<b>Floor:</b> Screeded <b>Walls:</b> emulsion paint <b>Doors:</b> Corrugated Iron door <b>Windows:</b> None <b>Ceiling:</b> Absvestors <b>Roof:</b> Corrugated Iron door <b>Paved Area:</b> Screeded frontage <b>Others:</b> It is about 8ft by 7ft	Fairly New	Commercial. Has enough space in the front. 10 Nos. of shops with a general toilet	Medium	N180,000 P.A	2016
107	Shop	Ziks Avenue by the road Adajcent EEDC, Enugu District	<b>Floor:</b> Rubber Tiles <b>Walls:</b> emulsion paint <b>Doors:</b> Corrugated Iron door <b>Windows:</b> None <b>Ceiling:</b> Absvestors <b>Roof:</b> Corrugated Iron door <b>Paved Area:</b> Screeded passage <b>Others:</b> It is about 20ft by 15ft	The screeded passage is worn out	Commercial. 3 Nos. of shops	Medium	N202,000 P.A	2016
108	Two bedroom Flat	Ichida str. Ziks Avenue about 10km from NIPOST	<b>Floor:</b> Screeded <b>Walls:</b> emulsion paint <b>Doors:</b> Corrugated Iron door outside, Flush wooden door inside <b>Windows:</b> Almaco <b>Ceiling:</b> Absvestors <b>Roof:</b> Corrugated Iron door <b>Paved Area:</b> Mass concrete <b>Others:</b>	Still in good shape	Residential. 4 Nos. of 2droom flat general toilet, kitchen and dinning	High	N200,000 P.A	2015
109	Three bedroom flat	Ichida str. Around Umudioka town hall	<b>Floor:</b> Screeded <b>Walls:</b> emulsion paint <b>Doors:</b> Corrugated Iron door <b>Windows:</b> Almaco sliding window <b>Ceiling:</b> Absvestors <b>Roof:</b> Corrugated Iron door <b>Paved Area:</b> Mass concrete <b>Others:</b> Fenced with gate, borehole	The paints are wearing out as it is an old building	Residential. 6 Nos. of 3 bedroom flat with general toilet, kitchen and dinning	High	N250,000 P.A	2015
110	One bedroom flat	Ichida str. Around Umudioka town hall	<b>Floor:</b> Scrided <b>Walls:</b> emulsion inside and outside <b>Doors:</b> Corrugated Iron door for exterior, flush for interior <b>Windows:</b> Almaco sliding window <b>Ceiling:</b> Absvestors <b>Roof:</b> Corrugated Iron roof <b>Paved Area:</b> Mass concrete <b>Others:</b> Fenced with gate	Slightly old with cracks on mass concrete	Residential. 9 Nos. of 1 bedroom flat with toilet, kitchen and dinning	High	N90,000 P.A	2015
111	Selfcon	Ichida str. Around Umudioka	<b>Floor:</b> Tiles <b>Walls:</b> emulsion inside and Textcote outside	Fairly old building and the paints are	Residential. 15 Nos. of selfcon with	High	N65,000 P.A	2016

		town hall	<b>Doors:</b> Corrugated Iron door <b>Windows:</b> Almaco sliding window <b>Ceiling:</b> Absvestors <b>Roof:</b> Corrugated Iron roof <b>Paved Area:</b> Mass concrete <b>Others:</b> The room is about 14ft by 12ft	generally washing off	toilet and kitchen inside			
112	Selfcon	Ichida str. Around Umudioka town hall	<b>Floor:</b> Screeded but toilet is Tiled <b>Walls:</b> emulsion inside and Textcote outside with toilet tiled <b>Doors:</b> Corrugated Iron door <b>Windows:</b> Almaco window <b>Ceiling:</b> Absvestors <b>Roof:</b> Alumnium roof <b>Paved Area:</b> Mass concrete <b>Others:</b> The room is about 8ft by 9ft	Old building with the plumbing pipes damaged	Residential. 10 Nos. of selfcontain with toilet inside and kitchen outside	High	N45,000 P.A	2015
113	One room apartment	ichida str. Opp. The town hall Umudioka	<b>Floor:</b> Screeded <b>Walls:</b> emulsion paint <b>Doors:</b> Corrugated Iron door <b>Windows:</b> Louvers blades <b>Ceiling:</b> Advestors <b>Roof:</b> Iron corrugated roof <b>Paved Area:</b> Mass concrete <b>Others:</b> Windows have Iron protectors	The paints are washing away	Residential. 12 nos. of room with separate (general) toilet and kitchen	High density Area	N36,000 P.A	2015
114	One room apartment	ichida str. Opp. The town hall Umudioka	<b>Floor:</b> Screeded <b>Walls:</b> emulsion paint <b>Doors:</b> Flush door <b>Windows:</b> Wooden Window <b>Ceiling:</b> Advestors <b>Roof:</b> Iron corrugated roof <b>Paved Area:</b> Mass concrete <b>Others:</b> Windows and doors have Iron protectors	The paints are wearing our	Residential. 12 nos. rooms with general toilet and kitchen the toilets are 2	High density Area	N36,000 P.A	2015
115	Line of shops	No. 1 Ichida str. (3rd shop by the left from the road) around radopin supermarket	<b>Floor:</b> Tiles <b>Walls:</b> emulsion paint <b>Doors:</b> Corrugated iron door at the exterior with sliding almaco glass door <b>Windows:</b> None <b>Ceiling:</b> Absvestors <b>Roof:</b> Aluminium <b>Paved Area:</b> Corridor made of Mass concrete <b>Others:</b> None	The mass concrete area is wearing out	Commercial. 4 Nos. of shops	High density Area	N120,000 P.A	2016
116	Line of shops	No. 17 Ichida str. 5km from the Major Rd	<b>Floor:</b> Screeded <b>Walls:</b> emulsion paint <b>Doors:</b> Corrugated iron door <b>Windows:</b> None <b>Ceiling:</b> Absvestors <b>Roof:</b> Corrugated Iron roofing sheet <b>Paved Area:</b> Frontage made of mass concrete <b>Others:</b> Has a projection or projected roof made of corrugated iron roofing sheet	The projected roof has holes in it and is leaking	Commercial. 6 Nos. of shops	High density Area	N60,000 P.A	2016
117	Line of	No. 17	<b>Floor:</b> Screeded	The	Commercial. 6	High density Area	N60,000 P.A	2016



	shops	Ichida str. 5km from the Major Rd	<b>Walls:</b> emulsion paint <b>Doors:</b> Corrugated iron door <b>Windows:</b> None <b>Ceiling:</b> Absvestors <b>Roof:</b> Corrugated Iron roofing sheet <b>Paved Area:</b> Frontage made of mass concrete <b>Others:</b> Has a projection or projected roof made of corrugated iron roofing sheet	projected roof has holes in it and is leaking	Nos. of shops			
118	Blocks of flats	Umuodu Rd Okpuno Around Pope John Paul Major Seminary	<b>Floor:</b> Screeded <b>Walls:</b> Sandcrete blocks with emulsion paint <b>Doors:</b> Corrugated iron door <b>Windows:</b> Almaco <b>Ceiling:</b> Absvestors <b>Roof:</b> Aluminium <b>Paved Area:</b> Mass concrete <b>Others:</b> Fenced and parking space	Slightly old	4 blocks of 3 bedroom flat with toilet, kitchen, dinning. Residential	medium	N250,000 P.A	2015
119	Land	Along Lumen Amusement park, cose to the Major road, Ngozika Estate	<b>Floor:</b> <b>Walls:</b> <b>Doors:</b> <b>Windows:</b> <b>Ceiling:</b> <b>Roof:</b> <b>Paved Area:</b> <b>Others:</b>	Flat Land	Nil	Low	N15 million	2015
120	Land	Along Lumen Amusement park, cose to the Major road, Ngozika Estate	<b>Floor:</b> <b>Walls:</b> <b>Doors:</b> <b>Windows:</b> <b>Ceiling:</b> <b>Roof:</b> <b>Paved Area:</b> <b>Others:</b>	The land is slopy	Nil	Low	N10 million	2015
121	Line of shops	No. 1 Ubeke str. Ziks Avenue close to Radopin supermarket	<b>Floor:</b> Scrided <b>Walls:</b> emulsion <b>Doors:</b> Corrugated Iron door <b>Windows:</b> None <b>Ceiling:</b> Absvestors <b>Roof:</b> Iron roof <b>Paved Area:</b> Scrided Frontage <b>Others:</b> About 7ft by 8ft	The roof is falling off	Commerical. 4 nos. of shops without toilet	Medium	N48,000 P.A	2016
122	3 bedroom flat	Road B close to Catholic church at Ngozika housing Estate	<b>Floor:</b> Tiles <b>Walls:</b> Textcote <b>Doors:</b> Almaco doors <b>Windows:</b> Almaco <b>Ceiling:</b> Pop <b>Roof:</b> Aluminium corrugated roofs <b>Paved Area:</b> Interlocked <b>Others:</b> Fenced with gate house, borehole	In good condition	Residential. 2 nos. of 3 bedroom flat all ensuite with kitchen, dinning.	Low	N500,000 P.A	2016
123	Block of flats	No. 9 Chukuemeka Str. Umuodu rd. Okpuno by Goodwill junction	<b>Floor:</b> Tiles <b>Walls:</b> Sandcrete block with emulsion paint <b>Doors:</b> Flush door internally & corrugated Iron door externally <b>Windows:</b> Almaco <b>Ceiling:</b> Absvestors <b>Roof:</b> Aluminium <b>Paved Area:</b> Mass concrete <b>Others:</b> Security house with fence round	Fairly old	Three bedroom with sitting room, kitchen and 3 toilet. Residential	Medium	N350,000 P.A	2016

124	2 bedroom flat	Along Ezinifite Okpuno goodwill junction	<b>Floor:</b> Scrided <b>Walls:</b> emulsion <b>Doors:</b> Flush panels outside, Metal door entrance <b>Windows:</b> Almaco <b>Ceiling:</b> Absvestors <b>Roof:</b> Corrugated Iron <b>Paved Area:</b> Mass Concrete <b>Others:</b> Fenced with Gate and well	Fence wearing off, Paints faded.	Residential. 6 Nos. of 2 bedroom, all ensuite with, kitchen and dining	Low	N250,000 P.A	2016
125	4 bedroom bungalow	Road 10 Ngozika Estate before Lumen Amusement park	<b>Floor:</b> Tiles <b>Walls:</b> Emulsion & Textcote including rough walls <b>Doors:</b> Steel doors external & wooden doors internal <b>Windows:</b> Aluminium Almaco <b>Ceiling:</b> POP <b>Roof:</b> Corrugated Iron roof <b>Paved Area:</b> Mass concrete <b>Others:</b> Security house inside with with fence roundborehole, Lawn decorated with flowers & fence with gate	Still in good condition	Residential with B/Q. 4 bedrooms ensuite with kitchen	Low	N700,000 P.A	2016
126	3 bedroom flat	No. 13 ngozika Estate along Lumen Amusement park	<b>Floor:</b> Tiles <b>Walls:</b> Emulsion & Textcote <b>Doors:</b> Steel doors external with flush panels internal <b>Windows:</b> Aluminium Almaco <b>Ceiling:</b> PVC <b>Roof:</b> Aluminium <b>Paved Area:</b> Mass concrete <b>Others:</b> Wall fenced with finished design of concentina including B/Q	Still in good condition	Residential including B/Q. 3 bedrooms ensuite, kitchen, visitors toilet and dining	Low	N400,000 P.A	2016
127	3 bedroom flat	Along Okwuego avenue, Udoka estate close to the entrance gate	<b>Floor:</b> Tiles <b>Walls:</b> Textcote <b>Doors:</b> Corrugated iron doors <b>Windows:</b> Almaco <b>Ceiling:</b> PVC <b>Roof:</b> Aluminium <b>Paved Area:</b> Interlock <b>Others:</b> Fence with gate and painted with textcoat	Still in good condition	It has 3 bedroom in each flats with general toilet, kitchen. Residential	Low	N350,000 P.A	2016
128	3 bedroom flat	Okwuego avenue (Udoka estate) close to the entrance gate	<b>Floor:</b> Tiles <b>Walls:</b> Textcote <b>Doors:</b> Foreign doors <b>Windows:</b> Almaco <b>Ceiling:</b> PVC <b>Roof:</b> Aluminium <b>Paved Area:</b> German floor <b>Others:</b> Fence with textcoat	Still in good condition	Residential. 4 Nos. of 3 bedroom flat ensuite, kitchen and dining	Low	N350,000 P.A	2016
129	Land	Umuodu Rd Okpuno Around Pope John Paul Major Seminary	<b>Floor:</b> <b>Walls:</b> <b>Doors:</b> <b>Windows:</b> <b>Ceiling:</b> <b>Roof:</b> <b>Paved Area:</b> <b>Others:</b>	Looks fertile		Medium	N7 million	2015
130	Block of	No. 13	<b>Floor:</b> Tiles sitting room	Still in good	6 nos. of 3	Medium	N200,000	2016

	flats	Chukwueme ka Umeh avenue opp Joburg hotel Umuodu Okpuno	and Scrided rooms <b>Walls:</b> Sanderete block with emulsion paint <b>Doors:</b> Corrugated iron door outside & flush wooden door inside <b>Windows:</b> Almaco <b>Ceiling:</b> Absvestors <b>Roof:</b> Corrugated <b>Paved Area:</b> Mass concrete <b>Others:</b> Fence with gate	condition	bedroom flat. Residential. It has a common toilet and bathroom, kitchen		P.A	
131	Line of shops	Along Okwuego avenue, Udoka estate close to the entrance gate	<b>Floor:</b> Tiles <b>Walls:</b> emulsion paint <b>Doors:</b> Almaco doors with protector <b>Windows:</b> Almaco <b>Ceiling:</b> PVC <b>Roof:</b> Aluminium <b>Paved Area:</b> Scrided frontage <b>Others:</b> None	In order	8ft x 7ft. 6 Nos. of shop	Low	N10,000 monthly	2016
132	5 bedrooms duplex	Ngozika housing estate extention left around the estate junction	<b>Floor:</b> Tiled <b>Walls:</b> Textcote <b>Doors:</b> Bullet proof doors outside with foreign wooden doors inside <b>Windows:</b> Almaco <b>Ceiling:</b> POP <b>Roof:</b> Metro-tile roofing <b>Paved Area:</b> Interlocked <b>Others:</b> Lawn with floor grass & flowers fenced with gate and gate house, borehole	Inn very good condition	Residential. 5 bedrooms and two sitting rooms, kitchen and dinning	Low	N1.5 million	2015
133	Block of flats	No. 14	<b>Floor:</b> Screeded inside but tiled corridor and kitchen <b>Walls:</b> Textcoat external wit emulsion inside <b>Doors:</b> Steel iron doors outside, wooden inside <b>Windows:</b> Almaco <b>Ceiling:</b> Absvestors <b>Roof:</b> Aluminium <b>Paved Area:</b> mass concrete <b>Others:</b> Fenced with shops in front, borehole	Fairly new	Residential with shops. 4 blocks of 3 bedroom flats with kitchen, dinning and 2 toilets	Medium	N350,000 P.A	2016
134	one room (Single)	Umuodu Rd Okpuno Around Pope John Paul Major Seminary	<b>Floor:</b> Scrided cement <b>Walls:</b> Normal plaster <b>Doors:</b> CORRUGATE IRON DOORS <b>Windows:</b> ALMACO <b>Ceiling:</b> Wooden ceiling <b>Roof:</b> Corrugated iron roof <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> None	Good condition	1 room	Low	N2,500 Monthly	2016
135	2 bedroom flats	Ozoanazi str Umuodu Okpuno beside Johnpaul II Seminary	<b>Floor:</b> Screed <b>Walls:</b> TEXTCOAT EXTERIOR Emulsion inside <b>Doors:</b> CORRUGATE IRON DOORS <b>Windows:</b> ALMACO <b>Ceiling:</b> POP <b>Roof:</b> Corrugated iron roof <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED with textcoat paint with broken bottle on it	It has depreciated. 15% by wallof building	Residential. 2 nos. of 2 bedroom flat with toilet, kitchen, dinning.	Low	N250,000 P.A	2016

136	Line of shops	Umuodu Rd Okpuno Around Pope John Paul Major Seminary Rd around Joburg hotel	<b>Floor:</b> Tiles <b>Walls:</b> Sandcrete block with emulsion paint <b>Doors:</b> Corrugated iron door <b>Windows:</b> None <b>Ceiling:</b> Absvestors <b>Roof:</b> Aluminium <b>Paved Area:</b> Mass concrete at the frontage <b>Others:</b> None	Slightly new	3 nos. of shops	Medium	N60,000 P.A	2016
137	Line of shops	At Ezinifite Okpuno junction	<b>Floor:</b> Screeded <b>Walls:</b> EMULSION PAINT <b>Doors:</b> Wooden door with protectors <b>Windows:</b> none <b>Ceiling:</b> none <b>Roof:</b> Corrugated iron roof <b>Paved Area:</b> None <b>Others:</b> None	Normal	Commercial. 5 Nos. of shops	Medium	N75,000 P.A	2016
138	Blocks of flats	Chinwoke Nwobu drive by Y junction, Okpuno rd	<b>Floor:</b> Screeded <b>Walls:</b> Sandcrete block with emulsion paint <b>Doors:</b> Corrugated iron door <b>Windows:</b> ALMACO <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCE with gate	Slightly old, paints are wearing off and the mass concrete are cracked	12 Nos 3 bedroom flat with 1 toilet. Kitchen and dinning. Residential	Medium	N160,000 P.A	2015
139	Blocks of flats	Chinwoke Nwobu drive by Y junction, Okpuno rd	<b>Floor:</b> Screeded <b>Walls:</b> Sandcrete block with emulsion paint <b>Doors:</b> Corrugated iron door <b>Windows:</b> ALMACO <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCE with gate, borehole	Slightly old, paints are wearing off and the mass concrete are cracked	6 Nos. 2 bedroom flat without toilet in each room. Has kitchen and dinning. Residential	Medium	N110,000 P.A	2016
140	Shopping Plaza	Okpuno rd by Y junction before De Diandra suites, opp St. Joseph chosen church of God	<b>Floor:</b> Screeded <b>Walls:</b> Sandcrete block with emulsion paint <b>Doors:</b> Corrugated iron door <b>Windows:</b> None <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS CONCRETE & some part broken tiles <b>Others:</b> None	Fairly New	20 Nos. of shops. Commercial	Medium	N60,000 P.A	2016
141	Shopping Plaza	Okpuno rd by Y junction before De Diandra suites, opp St. Joseph chosen church of God	<b>Floor:</b> Screeded <b>Walls:</b> Textcoat paint <b>Doors:</b> Corrugated door <b>Windows:</b> None <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS CONCRETE & some part broken tiles <b>Others:</b> None	Fairly New	20 Nos. of shops. Commercial	Medium	N70,000 P.A	2016

142	Block of flats	Chinweike Nwobu drive by Y junction, Okpuno rd	<b>Floor:</b> Tiles <b>Walls:</b> Textcoat <b>Doors:</b> Corrugate Iron door <b>Windows:</b> ALMACO Casement <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> Aluminium ROOF <b>Paved Area:</b> Mass concrete <b>Others:</b> FENCED WITH line of shops in front	Still in good condition	12 nos 3 bedroom flat with toilet. Kitchen and dinning. Residential and commercial	Medium	N250,000 P.A	2016
143	Blocks of flats	Chinweike Nwobu drive by Y junction, Okpuno rd	<b>Floor:</b> Tiles <b>Walls:</b> Textcoat <b>Doors:</b> Corrugate Iron door <b>Windows:</b> ALMACO Casement <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> Aluminium ROOF <b>Paved Area:</b> Mass concrete <b>Others:</b> FENCED WITH line of shops in front	Still in good condition	1 bedroom and sitting room with toilet. Kitchen and dinning. Residential	Medium	N150,000 P.A	2016
144	Selfcontain	Obi Mgbemena str opp Redeemed international Sch, Okpuno	<b>Floor:</b> Tiled <b>Walls:</b> Emulsion paint <b>Doors:</b> Corrugate Iron door <b>Windows:</b> ALMACO <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> Aluminium <b>Paved Area:</b> Mass concrete <b>Others:</b> FENCED WITH GATE	Still new	Selfcon, room with toilet	Medium	N70,000 P.A	2016
145	3 bedroom flat	Chief John Obidinma Crescent around Redeemers international sch.	<b>Floor:</b> Tiles <b>Walls:</b> Textcoat <b>Doors:</b> Steel door & flush panel inside <b>Windows:</b> ALMACO <b>Ceiling:</b> PVC <b>Roof:</b> Aluminium <b>Paved Area:</b> Mass concrete <b>Others:</b> Fence with flower in the compound	In good condition	3 bedroom with toilet in each room, 1 sitting room with kitchen. Residential	Medium	N350,000 P.A	2016
146	Blocks of flats	Obi Mgbemena str opp Redeemed international Sch, Okpuno	<b>Floor:</b> Screeded <b>Walls:</b> Sandcrete block with emulsion paint <b>Doors:</b> Corrugated iron outside & flush panel inside <b>Windows:</b> ALMACO <b>Ceiling:</b> Absvestors <b>Roof:</b> Corrugated iron sheet <b>Paved Area:</b> Mass concrete <b>Others:</b> Fence with gate	Slightly new	1 bedroom flat with toilet. Kitchen. Residential	Medium	N120,000 P.A	2016
147	Blocks of flats	Obi Mgbemena str opp Redeemed international Sch, Okpuno	<b>Floor:</b> Tiles <b>Walls:</b> Sandcrete block with emulsion paint inside & textcoat outside <b>Doors:</b> Corrugated iron door <b>Windows:</b> Almaco sliding <b>Ceiling:</b> Absvestors <b>Roof:</b> Aluminium <b>Paved Area:</b> Mass concrete <b>Others:</b> Fence with gate	Still new and in good condition	4 bedroom flat with toilet in each room, kitchen and dinning. Residential	Medium	N350,000 P.A	2016

148	Slefcontain	Obi Mgbemena str opp Redeemed international Sch, Okpuno	house <b>Floor:</b> Tiles <b>Walls:</b> Sandcrete block with emulsion paint inside & textcoat outside <b>Doors:</b> Corrugated iron door outside & flush wooden door inside <b>Windows:</b> Almaco <b>Ceiling:</b> Absvestors <b>Roof:</b> Aluminium <b>Paved Area:</b> Mass concrete <b>Others:</b> Fence with gate	Slightly new	15 Nos. Selfcontain with toilet in each. No kitchen inside rather outside. Residential	Medium	N100,000 P.A	2016
149	Line of shops	Okpuno rd beside People's club of Nigeria international, Awka branch	<b>Floor:</b> Broken Tiles <b>Walls:</b> Sandcrete block with emulsion paint <b>Doors:</b> Corrugated iron door <b>Windows:</b> Louvers <b>Ceiling:</b> PVC <b>Roof:</b> Aluminium <b>Paved Area:</b> Exterior with broken tiles <b>Others:</b>	Still in tact	6 Nos. of shop, commercial use.	Medium	N100,000 P.A	2016
150	1 room Selfcon	Along Nodu Okpuno behind Juhel Company	<b>Floor:</b> Screeded <b>Walls:</b> Sandcrete block <b>Doors:</b> Wooden <b>Windows:</b> Almaco <b>Ceiling:</b> Absvestors <b>Roof:</b> Corrugated Iron sheet <b>Paved Area:</b> Mass concrete <b>Others:</b> Fenced with gate, no borehole, with good toilet and baths	But little not in tenantable condition because of no source of water	Residential. 20 Nos. of Selfcon with toilet and kitchen inside	Medium	N50,000 P.A	2016

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### Onitsha Database

S/N	PROPERTY TYPE	LOCATION	STRUCTURAL DETAILS	CONDITION	ACCOMMODATION / USE	NEIGHBOURHOOD CHARACTERISTICS	VALUE	DATE OF TRANSACTION
1		AGULU LAKE CLOSE BY PREMIER ROAD, CLOSE TO GOOD HOPE INTL. SCHOOL, HOUSING ESTATE, FEGGE	<b>Floor:</b> MASS CONCRETE/D.P.C/RE-INTRODUCED CONCRETE <b>Walls:</b> SANDCRETE BLOCKWALL, PLASTERED AND PAINTED <b>Doors:</b> WOODEN DOORS AND METAL DOORS <b>Windows:</b> LOUVRES <b>Ceiling:</b> ASBESTOS <b>Roof:</b> CORRUGATED IRON SHEET <b>Paved Area:</b> MASS CONCRETE <b>Others:</b>	FAIRLY OLD	4 NOS OF 3 BEDROOM FLAT	MEDIUM	N300,000 P.A	
2		AGULU LAKE CLOSE BY PREMIER	<b>Floor:</b> MASS CONCRETE/D.P.C/RE-INTRODUCED CONCRETE	FAIRLY OLD	4 NOS OF 3 BEDROOM FLAT	MEDIUM	N300,000 P.A	JANUARY ,2016

		ROAD, HOUSING ESTATE, FEGGE	<b>Walls:</b> SANDCRETE BLOCKWALL, PLASTERED AND PAINTED <b>Doors:</b> WOODEN DOORS AND METAL DOORS <b>Windows:</b> LOUVRES <b>Ceiling:</b> ASBESTOS <b>Roof:</b> CORRUGATED IRON SHEET <b>Paved Area:</b> MASS CONCRETE <b>Others:</b>					
3		AGULU LAKE CLOSE BY PREMIER ROAD, HOUSING ESTATE, FEGGE	<b>Floor:</b> MASS CONCRETE/D.P.C/RE-INTRODUCED CONCRETE <b>Walls:</b> SANDCRETE BLOCKWALL, PLASTERED AND PAINTED <b>Doors:</b> WOODEN DOORS <b>Windows:</b> LOUVRES <b>Ceiling:</b> ASBESTOS <b>Roof:</b> CORRUGATED IRON SHEET <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> BOREHOLE WATER. FENCED ROUND WITH A GATE	FAIRLY OLD	2 NOS OF BLOCK OF 4 NOS OF 2 BEDROOM FLAT		N250,000 P.A	
4		ELECTRONIC MARKET ALONG ONITSHA/A SABA EXPRESS ROAD, OPPOSITE PREMIER BREWERIES	<b>Floor:</b> MASS CONCRETE/D.P.C/REINFORCED CONCRETE <b>Walls:</b> SANDCRETE BLOCK, PLASTERED AND PAINTED <b>Doors:</b> METAL DOOR <b>Windows:</b> <b>Ceiling:</b> RE-INTORCED CONCRETE/ASBESTOS <b>Roof:</b> ALUMINIUM LAY SPAN <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> BORE-HOLE WATER, CONVENIENCE BUILDING, ALL FENCED ROUND WITH GATE	STILL IN USE AND OK	40 NOS OF SINGLE SHOP	HIGH	DOWNSTAIR - N240,000 P.A UPSTAIRS - N120,000 P.A	JANUARY , 2016
5		ELECTRONIC MARKET ALONG ONITSHA/A SABA EXPRESS ROAD, OPPOSITE PREMIER BREWERIES ONITSHA	<b>Floor:</b> MASS CONCRETE/D.P.C/RE-INTORCED CONCRETE <b>Walls:</b> SANDCRETE BLOCK, PLASTERED AND PAINTED <b>Doors:</b> METAL DOOR <b>Windows:</b> <b>Ceiling:</b> RE-INTORCED/ ASBESTOS <b>Roof:</b> ALUMINIUM LAY SPAN <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> BOREHOLE WITHIN THE COMPOUND, FENCED ROUND WITH GATES	STILL OK AND USE	40 NOS OF SINGLE SHOPS	HIGH	DOWNSTAIR - N240,000 P.A UPSTAIRS - N120,000 P.A	JANUARY , 2016

			AND WITHIN A CONVENIENCE BUILDING					
6		ONWUGBE NU CRESCENT/ROCK FOUNDATION SCHOOL, G.R.A ONITSHA	<b>Floor:</b> TILED <b>Walls:</b> SANDCRETE <b>Doors:</b> METAL <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> POP <b>Roof:</b> ALUMINIUM LONG SPAN <b>Paved Area:</b> INTER-LOCKED <b>Others:</b> OVER HEAD TANK	FAIRLY NEW	4 NOS OF BEDROOM (ALL IN SUITE), 2 NOS OF SITTING ROOMS, TOILET, BATHROOM AND KITCHEN	LOW	N1.2 MILLION P.A	MARCH
7		OTIGBA CRESCENT OPPOSITE REDEEM CHRISTIAN SCHOOL, G.R.A ONITSHA	<b>Floor:</b> SCREEDED <b>Walls:</b> SANDCRETE <b>Doors:</b> CARVED WOODEN <b>Windows:</b> ALUMINIUM <b>Ceiling:</b> ASBESTOS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> NIL <b>Others:</b> SURROUNDED WITH FLOWERS	OLD	2 NOS OF 3 BEDROOM	LOW	ˆN600,000 P.A	JUNE, 2015
8		OTIGBA CRESCENT OPPOSITE REDEEM CHRISTIAN SCHOOL, G.R.A ONITSHA	<b>Floor:</b> SCREEDED <b>Walls:</b> SANDCRETE <b>Doors:</b> CARVED WOODEN <b>Windows:</b> ALUMINIUM <b>Ceiling:</b> ASBESTOS <b>Roof:</b> <b>Paved Area:</b> SURROUNDED WITH FLOWERS <b>Others:</b>	OLD	2 NOS OF 3 BEDROOM	LOW	ˆN600,000 P.A	JUNE, 2015
9		ONWUGBE NU CRESCENT/ROCK FOUNDATION SCHOOL, G.R.A ONITSHA	<b>Floor:</b> TILED <b>Walls:</b> SAND CONCRETE <b>Doors:</b> METAL <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> POP <b>Roof:</b> ALUMINIUM LONG SPAN <b>Paved Area:</b> INTER-LOCKED <b>Others:</b> OVER HEAD TANK	FIRLY NEW	4 NOS OF BEDROOM (ALL IN SUITE), 2 NOS OF SITTING ROOMS, TOILET, BATHROOM AND KITCHEN	LOW	N1.2 MILLION P.A	APRIL, 2015
10		ONWUGBE NU CRESCENT/ROCK FOUNDATION SCHOOL, G.R.A ONITSHA	<b>Floor:</b> TILED <b>Walls:</b> SAND CONCRETE <b>Doors:</b> CARVED WOODEN <b>Windows:</b> ALUMINIUM <b>Ceiling:</b> ASBESTOS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS CONCRETE <b>Others:</b>	FAIRLY OLD	5 NOS OF BEDROOM (ALL IN SUITE), SITTING ROOM, TOILET	LOW	N500,000 P.A	DEC, 2015
11		OTIGBA CRESCENT OPPOSITE REDEEM CHRISTIAN SCHOOL, G.R.A ONITSHA	<b>Floor:</b> TILED <b>Walls:</b> SAND CONCRETE <b>Doors:</b> CARVED WOODEN <b>Windows:</b> ALUMINIUM <b>Ceiling:</b> ASBESTOS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS CONCRETE <b>Others:</b>	FAIRLY OLD	5 NOS OF BEDROOM (ALL IN SUITE), SITTING ROOM, TOILET	LOW	N500,000 P.A	DEC, 2015
12		OTIGBA	<b>Floor:</b> SCREEDED	OLD	2 NOS OF 3	LOW	N600,000	APRIL,



		CRESCENT OPPOSITE REDEEM CHRISTIAN SCHOOL, G.R.A ONITSHA	<b>Walls:</b> SAND CONCRETE <b>Doors:</b> CARVED WOODEN <b>Windows:</b> ALUMINIUM <b>Ceiling:</b> ASBESTOS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> NIL <b>Others:</b> SURROUNDED WITH FLOWERS		BEDROOM		P.A	2015
13		BENT LANE/DE LUMEN G.R.A ONITSHA	<b>Floor:</b> TILED <b>Walls:</b> SANDCRETE <b>Doors:</b> METAL <b>Windows:</b> ALUMINIUM <b>Ceiling:</b> ASBESTOS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> INTERLOCKED <b>Others:</b>	FAIRLY NEW	5 NOS OF 3 BEDROOM	LOW	N1.2 MILLION P.A	APRIL, 2015
14		BENT LANE/DE LUMEN G.R.A ONITSHA	<b>Floor:</b> TILED <b>Walls:</b> SANDCRETE <b>Doors:</b> METAL <b>Windows:</b> ALUMINIUM <b>Ceiling:</b> ASBESTOS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> INTERLOCKED <b>Others:</b>	FAIRLY NEW	5 NOS OF 3 BEDROOM	LOW	N1.2 MILLION P.A	JUNE, 2015
15		BENT LANE/DE LUMEN G.R.A ONITSHA	<b>Floor:</b> TILED <b>Walls:</b> SANDCRETE <b>Doors:</b> METAL <b>Windows:</b> ALUMINIUM <b>Ceiling:</b> ASBESTOS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> INTERLOCKED <b>Others:</b>	FAIRLY NEW	5 NOS OF 3 BEDROOM	LOW	N1.2 MILLION P.A	APRIL, 2015
16		BESIDE ST. STEPHEN'S CATHOLIC CHURCH, ST. STEPHEN'S ROAD, FEDERAL HOUSING ESTATE	<b>Floor:</b> <b>Walls:</b> <b>Doors:</b> <b>Windows:</b> <b>Ceiling:</b> <b>Roof:</b> <b>Paved Area:</b> <b>Others:</b>			HIGH	N15,000,000	
17		BESIDE FRANCISC ACAPUCHI N, BY ONITSHA NSUGBE ROAD, 3-3	<b>Floor:</b> <b>Walls:</b> <b>Doors:</b> <b>Windows:</b> <b>Ceiling:</b> <b>Roof:</b> <b>Paved Area:</b> <b>Others:</b>			HIGH		JANUARY , 2015
18		ONWUGBE NU CRESCENT, G.R.A ONITSHA ONITSHA NORTH LOCAL GOVT AREA, ONITSHA	<b>Floor:</b> TILE <b>Walls:</b> SANDCRETE <b>Doors:</b> METAL <b>Windows:</b> ALUMINIUM <b>Ceiling:</b> P.V.C <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> INTERLOCKED <b>Others:</b> FENCED ROUND WITH A GATE, SECURITY HOUSE, LISTERS.	FAIRLY OLD	6 NOS OF 3 BEDROOM FLAT	LOW	N1.5 MILLION P.A	OCT, 2015
19		AGULU LAKE CLOSE ALONG GOOD HOPE INT. SCHOOL	<b>Floor:</b> TILED <b>Walls:</b> SANDCRETE BLOCK WALL PLASTERED AND PAINTED WHITE <b>Doors:</b> METAL DOORS <b>Windows:</b> ALUMINIUM	FAIRLY NEW	6 ROOMS WITH 2 SITTING ROOM	LOW	N550.000 P.A	JUNE, 2015

		FEDERAL HOUSING ESTATE, FEGGE	SLIDINGS <b>Ceiling:</b> P.O.P AND P.V.C <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> INTERLOCKED <b>Others:</b> FENCED WITH GATE WITH WIRE GUSS, BOREHOLE, BOYS QUARTERS AND SECURITY HOUSE					
20		MODEBE AVENUE BY IWEKA ROAD NEAR LEEDS HOSPITAL	<b>Floor:</b> MASS CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> METAL DOORS EXTERNAL AND WOODEN DOORS INTERNAL <b>Windows:</b> ALUMINIUM <b>Ceiling:</b> ASBESTOS <b>Roof:</b> CORRUGATED IRON SHEET <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED WITH GATE	FAIRLY OLD	24 NOS OF BEDROOM FLAT	MEDIUM	N350,000 P.A	NOV, 2015
21		MODEBE AVENUE BY IWEKA ODAKPU	<b>Floor:</b> MASS CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> WOODEN DOORS <b>Windows:</b> ALUMINIUM <b>Ceiling:</b> ASBESTOS <b>Roof:</b> CORRUGATED IRON SHEET <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED WITH GATE, BORE HOLE	FAIRLY OLD	30 NO OF BEDROOM FLAT	MEDIUM	N350,000	JAN, 2016
22		DAMAJA AVENUE BY ANAMBRA ROAD	<b>Floor:</b> MASS CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> METAL DOORS <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> P.V.C <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> INTERLOCK <b>Others:</b> FENCED WITH GATE, BORE HOLE, SECURITY HOUSE	FAIRLY NEW	7 ROOMS WITH 2 SITTING ROOM	MEDIUM	N1,000,000	JAN, 2016
23		COMMERCIAL AVENUE	<b>Floor:</b> MASS CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> METAL <b>Windows:</b> <b>Ceiling:</b> ASBESTOS <b>Roof:</b> REINFORCEMENT CEMENT <b>Paved Area:</b> MASS CONCRETE <b>Others:</b>	FAIRLY OLD	5 NOS OF ROOM (SHOP)	MEDIUM	N60,000 P.A	
24		COMMERCIAL AVENUE BY NIGER CLOSE, ALONG	<b>Floor:</b> MASS CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> WOODEN <b>Windows:</b> LOUVRES	FAIRLY OLD	10 NOS OF BEDROOM FLAT	MEDIUM	N480,000 P.A	JUNE, 2015

		NATURECR ATIC EDUCATIO N METHOD, FEDERAL HOUSING ESTATE, FEGGE	<b>Ceiling:</b> ASBESTOS <b>Roof:</b> CORRUGATED IRON SHEET <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED THROUGH WITH GATE ,AND BOREHOLE WITH OVER HEAD TANK					
25		DAMAJA AVENUE BY ANAMBRA ROAD, FEDERAL HOUSING ESTATE	<b>Floor:</b> TILED <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> METAL DOOR <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> P.V.C <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED THROUGH WITH A GATES, BOREHOLE, BOYS QUARTERS	FAIRLY NEW	6 ROOMS WITH 2 SITTING ROOM	MEDIUM	N950,000 P.A	JULY, 2015
26		NWAGENE STREET BY IDEMILI STREET, FEDERAL HOUSING ESTATE, FEGGE	<b>Floor:</b> MASS CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> METAL DOORS <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> P.V.C <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> INTERLOCK <b>Others:</b> FENCED WITH GATE, BORE HOLE	FAIRLY OLD	6 ROOMS WITH 2 SITTING ROOM	MEDIUM	N850,000 P.A	DEC, 2015
27		DAMAJA AVENUE BY ANAMBRA ROAD, FEDERAL HOUSING ESTATE	<b>Floor:</b> MASS CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> A WOODEN DOORS <b>Windows:</b> WOODEN <b>Ceiling:</b> ASBESTOS <b>Roof:</b> CORRUGATED IRON SHEET <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED THROUGH WITH GATE	FAIRLY OLD	12 NOS OF BEDROOM FLAT	MEDIUM	N450,000 P.A	MARCH, 2016
28		MODEBE AVENUE BY IWEKA ROAD ODAKPU	<b>Floor:</b> MASS CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> METAL DOORS/WOODEN DOORS <b>Windows:</b> ALUMINIUM <b>Ceiling:</b> ASBESTOS <b>Roof:</b> CORRUGATED IRON SHEET <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED WITH GATE, BOREHOLE	FAIRLY OLD	30 NOS OF BEDROOM FLAT	MEDIUM	N450,000 P.A	JAN, 2016
29		AGULU LAKE CLOSE BY GOOD HOPE INTL. SCHOOL FEDERAL HOUSING GATE,	<b>Floor:</b> MASS CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> WOODEN <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> <b>Roof:</b>	FAIRLY OLD	A BEDROOM FLAT	MEDIUM	N300,000 P.A	OCT, 2015

		FEGGE	REINFORCEMENT CONCRETE <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED WITH GATE					
30		AGULU LAKE CLOSE BY GOOD HOPE INTL. SCHOOL FEDERAL HOUSING GATE, FEGGE	<b>Floor:</b> MASS CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> METAL <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> ASBESTOS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED WITH GATE	FAIRLY OLD	4 BEDROOM FLAT	LOW	N250,000 P.A	FEB, 2016
31		MODEBE AVENUE BY EKENE JUNCTION	<b>Floor:</b> MASS CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> WOODEN <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> ASBESTOS <b>Roof:</b> CORRUGATED IRON SHEET <b>Paved Area:</b> MASS CONCRETE <b>Others:</b>	FAIRLY OLD	12 NO OF BEDROOM FLAT	MEDIUM	N400,000 P.A PER FLAT	JAN, 2015
32		NIGER AVENUE BY DAMIJA FEDERAL HOUSING ESTATE, FEGGE	<b>Floor:</b> MASS CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> WOODEN <b>Windows:</b> LOUVRES <b>Ceiling:</b> ASBESTOS <b>Roof:</b> CORRUGATED IRON SHEET <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED WITH GATE	FAIRLY OLD	18 NO OF BEDROOM FLAT	MEDIUM	N650,000 P.A PER FLAT	JULY, 2015
33		NWANGEN E STREET BY IDEMILI STREET, FEDERAL HOUSING ESTATE, FEGGE	<b>Floor:</b> TILED <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> METAL DOORS <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> PVC <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> INTERLOCKED <b>Others:</b> FENCED THROUGH WITH GATE, AVAILABILITY OF BOREHOLE	FAIRLY NEW	8 ROOMS WITH 3 SITTING ROOMS	LOW	N950,000 P.A	JULY, 2015
34		FEDERAL HOUSING ESTATE, 2ND GATE BY G.R.A	<b>Floor:</b> TILED <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> FOREIGN ALUMINIUM <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> POP/PVC <b>Roof:</b> ALUMINIUM (METROTILE) <b>Paved Area:</b> INTERLOCKED <b>Others:</b> FENCED WITH GATE, SECURITY HOUSE, BOREHOLE	NEW HOUSE	4 NOS ,OF 3 BEDROOM WITH 3 SITTING ROOM AND 7 INCONVENI ENCES	MEDIUM	N1.1MILLI ON P.A	JAN, 2016

			AND PRIVATE TRANSFORMER INSIDE					
35		PARK ROAD/STATE EDUCATION BOARD, GRA ONITSHA	<b>Floor:</b> SCREDED <b>Walls:</b> SANDCRETE <b>Doors:</b> CARVED WOODEN <b>Windows:</b> ALUMINIUM <b>Ceiling:</b> ASBESTOS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> SNADCRETE <b>Others:</b>	FAIRLY OLD	8 NOS OF 3 BEDROOM	MEDIUM	N900,000 P.A	APRIL, 2015
36		PARK ROAD/STATE EDUCATION BOARD, GRA ONITSHA	<b>Floor:</b> SCREDED <b>Walls:</b> SANDCRETE <b>Doors:</b> CARVED WOODEN <b>Windows:</b> ALUMINIUM <b>Ceiling:</b> ASBESTOS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> SNADCRETE <b>Others:</b>	FAIRLY OLD	8 NOS OF 3 BEDROOM	MEDIUM	N900,000 P.A	JAN, 2015
37		PARK ROAD/STATE EDUCATION BOARD, GRA ONITSHA	<b>Floor:</b> SCREDED <b>Walls:</b> SANDCRETE <b>Doors:</b> CARVED WOODEN <b>Windows:</b> ALUMINIUM <b>Ceiling:</b> ASBESTOS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> SANDCRETE <b>Others:</b>	FAIRLY OLD	8 NOS OF 3 BEDROOM	MEDIUM	N900,000 P.A	FEB,2015
38		MODEBE AVENUE, OPPOSITE ANYAOGU MEMORIAL PRIMARY SCHOOL, ODAKPU, ONITSHA	<b>Floor:</b> TEREZO <b>Walls:</b> SANDCRETE BLOCK WALL PLASTERED AND PAINTED <b>Doors:</b> FLUSH DOORS <b>Windows:</b> ALUMINIUM SLIDINGS <b>Ceiling:</b> ASBESTORS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> BOREHOLE, FENCED WITH GATE	STILL IN GOOD CONDITION	10 NOS OF 3 BEDROOM FLAT	MEDIUM	N350,000 P.A	JAN, 2016
39		PARK ROAD/STATE EDUCATION BOARD, GRA ONITSHA	<b>Floor:</b> SCREDED <b>Walls:</b> BRICK <b>Doors:</b> CARVED WOODEN <b>Windows:</b> LOUVRES <b>Ceiling:</b> ASBESTOS <b>Roof:</b> ZINC <b>Paved Area:</b> SANDCRETE <b>Others:</b> FENCED WITH FLOWERS	OLD	6 NOS OF 3 BEDROOM FLAT	LOW	N450,000 P.A	AUGUST, 2015
40		ONWUGBENU CRESCENT/ROCK FOUNDATION SCHOOL, G.R.A ONITSHA	<b>Floor:</b> SCREDED <b>Walls:</b> BRICK <b>Doors:</b> CARVED WOODEN <b>Windows:</b> LOUVRES <b>Ceiling:</b> ASBESTOS <b>Roof:</b> ZINC <b>Paved Area:</b> SANDCRETE <b>Others:</b> FENCED WITH FLOWERS	OLD	6 NOS OF 3 BEDROOM FLAT	LOW	N450,000 P.A	AUGUST, 2015
41		PARK ROAD/STATE EDUCATION BOARD, GRA	<b>Floor:</b> TILED <b>Walls:</b> SANDCRETE <b>Doors:</b> METAL <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> ASBESTOS	FAIRLY OLD	5 NOS OF 3 BEDROOM (ALL IN SUITE), SITTING ROOM,	LOW	N1.5MILLION P.A	JULY, 2015

		ONITSHA	<b>Roof:</b> ALUMINIUM <b>Paved Area:</b> SANDCRETE <b>Others:</b> FENCED ROUND WITH GATE		TOILET			
42		PARK ROAD/STATE EDUCATION BOARD, GRONITSHA	<b>Floor:</b> TILED <b>Walls:</b> SANDCRETE <b>Doors:</b> METAL <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> ASBESTOS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> SANDCRETE <b>Others:</b> FENCED ROUND WITH GATE	FAIRLY OLD	5 NOS OF 3 BEDROOM (ALL IN SUITE), SITTING ROOM, TOILET	LOW	N1.5MILLION P.A	JULY, 2015
43		MODEBE AVENUE BY OZOMAGALA BEHIND ST ANDREW ANGLICAN CHURCH ODOAKPU ONITSHA	<b>Floor:</b> SCREDED <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> FLUSH DOORS <b>Windows:</b> LOUVRES <b>Ceiling:</b> ASBESTOS <b>Roof:</b> CORRUGATED IRON SHEET <b>Paved Area:</b> MASS CONCRETE <b>Others:</b>	NEEDED TO RENOVATE ALL THROUGH	8 NOS OF 3 BEDROOM FLAT	MEDIUM	N300,000 P.A	FEB, 2016
44		NIGER AVENUE BY DAMIJA FEDERAL HOUSING ESTATE, FEGGE	<b>Floor:</b> MASS CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> WOODEN/METAL DOOR FOR EXTERNAL <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> ASBESTOS <b>Roof:</b> CORRUGATED IRON SHEET <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED THROUGH WITH GATE AND BOREHOLE	FAIRLY OLD	12 NOS OF BEDROOM FLAT	MEDIUM	N500,000 P.A	DEC,2016
45		NIGER AVENUE BY DAMIJA FEDERAL HOUSING ESTATE, FEGGE	<b>Floor:</b> MASS CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> WOODEN DOORS <b>Windows:</b> LOUVRES <b>Ceiling:</b> ASBESTOS <b>Roof:</b> CORRUGATED IRON SHEET <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED THROUGH WITH GATE	FAIRLY OLD	12 NOS OF BEDROOM FLAT	MEDIUM	N500,000 P.A	JAN, 2016
46		AMOS THE BEST BY OGBATULE NYI DRIVE, FEDERAL HOUSING ESTATE, 3-3 ALONG ONITSHA/OTUACHA ROAD	<b>Floor:</b> MASS CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> METAL & WOODEN DOORS FOR INTERNAL <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> ASBESTOS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED THROUGH, AVAILABILITY OF	FAIRLY OLD	6 ROOMS WITH 2 SITTING ROOM	MEDIUM	N850,000 P.A	JAN, 2016

			BOREHOLE WITH SECURITY HOUSE					
47		MODEBE AVENUE (NEAR LEEDS HOSPITAL) ODAKPU ONITSHA	<b>Floor:</b> MASS CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> METAL <b>Windows:</b> ALUMINIUM <b>Ceiling:</b> ASBESTOS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS CONCRETE <b>Others:</b>	FAIRLY OLD	15 NOS OF BEDROOM FLAT	MEDIUM	N150,000 P.A	NOV, 2015
48		IKECHUK WU OKAKA AVENUE BY OGBATUE NYI FEDERAL HOUSING ESTATE, 3-3 ALONG ONITSHA OTUOCHA ROAD	<b>Floor:</b> MASS CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> WOODEN DOORS <b>Windows:</b> LOUVRES <b>Ceiling:</b> ASBESTOS <b>Roof:</b> CORRUGATED IRON SHEET <b>Paved Area:</b> MASS CONCRETE <b>Others:</b>	FAIRLY OLD	6 ROOMS WITH ONE CONVENIENCE	MEDIUM	N30,000 P.A PER ROOM	SEPT, 2015
49		FED. HOUSING GATE BY NKISI ROAD GRA ALONG ONITSH OTUOCHA ROAD	<b>Floor:</b> TILED <b>Walls:</b> SANDCRETE BLOCK WALL PLASTERED AND PAINTED <b>Doors:</b> METAL DOOR AND WOODEN DOORS <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> P.V.C/P.O.P <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> INTERLOCK <b>Others:</b> FENCED THROUGH WITH DOUBLE GATE, BOREHOLE, SECURITY HOUSE WELL DECORATED WITH FLOWERS	NEW	6 ROOMS WITH 2 SITTING ROOM	LOW	N1.1MILLION P.A	DEC, 2015
50		FED. HOUSING GATE BY NKISI ROAD GRA ALONG ONITSH OTUOCHA ROAD	<b>Floor:</b> TILED <b>Walls:</b> SANDCRETE PLASTERED AND PAINTED WITH MILK COLOUR <b>Doors:</b> METAL <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> P.V.C <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> INTERLOCK <b>Others:</b> FENCED THROUGH WITH GATE, BOREHOLE, SECURITY GATE	NEW	5 ROOMS WITH 2 SITTING ROOM	LOW	N950,000 P.A	JAN,2016
51		IKECHUK WU OKAKA AVENUE BY OGBATUE NYI FEDERAL HOUSING ESTATE, 3-3 ALONG	<b>Floor:</b> MASS CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL PLASTERED AND PAINTED <b>Doors:</b> METAL AND WOODEN DOORS <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> ASBESTOS	FAIRLY OLD	5 NOS OF ROOMS AND TWO SITTING ROOM	MEDIUM	N800,000 P.A	NOV, 2015

		ONITSHA OTUOCHA ROAD	<b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCES THROUGH, AVAILABILITY OF BOREHOLE					
52		IKECHUK WU OKAKA AVENUE BY OGBATUE NYI FEDERAL HOUSING ESTATE, 3-3 ALONG ONITSHA OTUOCHA ROAD	<b>Floor:</b> MASS CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL PLASTERED AND PAINTED <b>Doors:</b> METAL AND WOODEN DOORS <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> ASBESTOS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCES THROUGH, AVAILABILITY OF BOREHOLE	FAIRLY NEW	4 ROOMS AND TWO SITTING ROOM	MEDIUM	N750,000 P.A	OCT, 2015
53		MODEBE AVENUE BY IWEKA ROAD ODAKPU	<b>Floor:</b> MASS CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> METAL DOORS EXTERNAL AND WOODEN DOORS INTERNAL <b>Windows:</b> ALUMINIUM <b>Ceiling:</b> ASBESTOS <b>Roof:</b> CORRUGATED IRON SHEET <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED WITH GATE	FAIRLY OLD	30 NOS OF BEDROOM FLAT	MEDIUM	N316,000 P.A	Feb-16
54		MODEBE AVENUE BY IWEKA ROAD JUNCTION, ODAKPU	<b>Floor:</b> MASS CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> WOODEN DOORS <b>Windows:</b> LOUVRES <b>Ceiling:</b> ASBESTOS <b>Roof:</b> CORRUGATED IRON SHEET <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCES WITH GATE	FAIRLY OLD	30 NOS OF BEDROOM FLAT	MEDIUM	N320,000 P.A	FEB, 2016
55		AMOS THE BEST BY OGBATULE NYI DRIVE, FEDERAL HOUSING ESTATE, 3-3 ALONG ONITSHA/O TUACHA ROAD	<b>Floor:</b> MASS CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> METAL DOORS <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> POP AND PVC <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> INTERLOCK <b>Others:</b> FENCES THROUGH WITH GATE, OVERHEAD TANK, SECURITY HOOUSE	FAIRLY NEW	9 NOS OF ROOM 3 SITTING ROOM	MEDIUM	N1.1MILLION	FEB, 2016
56		COMMERCIAL AVENUE BY NIGER	<b>Floor:</b> MASS CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL	FAIRLY NEW	12 NOS OF BEDROOM FLAT	MEDIUM	N450,000 P.A	OCT, 2015



		CLOSE, ALONG NATURECRATIC EDUCATION METHOD, FEDERAL HOUSING ESTATE, FEGGE	<b>Doors:</b> METAL DOORS EXTERNAL AND WOODEN DOORS <b>Internal:</b> WOODEN DOORS <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> ASBESTOS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED WITH GATE					
57		NWAGENE STREET BY IDEMILI STREET, FEDERAL HOUSING ESTATE, FEGGE	<b>Floor:</b> MASS CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> METAL DOORS AND WOODEN DOORS <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> ASBESTOS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED WITH GATE, BOREHOLE	FAIRLY OLD	12 NOS OF BEDROOM FLAT	MEDIUM	N500,000 P.A	NOV, 2015
58		MTI STREET BY PREMIER STREET FED. HOUSING ESTATE, FEGGE	<b>Floor:</b> TILED <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> STEEL DOOR <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> P.V.C <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> INTERLOCKED <b>Others:</b> FENCED THROUGH WITH GATE, BOREHOLE AND SECURITY HOUSE	FAIRLY NEW	6 BEDROOM FLAT	MEDIUM	N900,000 P.A	OCT, 2015
59		MODEBE AVENUE BY EKNE JUNCTION ODAKPU ONITSHA	<b>Floor:</b> MASS CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> WOODEN DOORS <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> ASBESTOS <b>Roof:</b> CORRUGATED IRON SHEET <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> SHOPS ALL ROUND	FAIRLY OLD	5 BEDROOM FLAT	MEDIUM	N420,000 P.A	
60		COMMERCIAL AVENUE BY NIGER CLOSE, ALONG NATURECRATIC EDUCATION METHOD, FEDERAL HOUSING ESTATE, FEGGE	<b>Floor:</b> TILED <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> METAL DOORS <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> ASBESTOS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> INTERLOCKED <b>Others:</b> FENCED THROUGH WITH GATES, BOREHOLE AVAILABLE	FAIRLY NEW	4 BEDROOM FLAT	MEDIUM	N650,000 P.A	FEB, 2016
61		MTI STREET BY PREMIER STREET FED. HOUSING	<b>Floor:</b> TILED <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> STEEL DOORS <b>Windows:</b> ALUMINIUM SLIDING	FAIRLY NEW	7 ROOM FLAT	LOW	N1 MILLION P.A	JULY, 2015

		ESTATE, FEGGE	<b>Ceiling:</b> POP AT THE SITTING ROOMS, PVC <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> INTERLOCKED <b>Others:</b> FENCED WITH GATE AND WIRE GUSS, SECURITY HOUSE, BOREHOLE AVAILABLE					
62		AWKA ROAD BY ORAKWUE STREET	<b>Floor:</b> MASS CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> METAL DOORS EXTERNAL, WOODEN DOOR INTERNAL <b>Windows:</b> LOUVRES <b>Ceiling:</b> ASBESTOS <b>Roof:</b> CORRUGATED <b>Paved Area:</b> MASS CONCRETE <b>Others:</b>	FAIRLY OLD	5 ROOMS AND 1 SITTING ROOM	MEDIUM	N120,000 P.A	NOV, 2015
63		MTI STREET BY PREMIER STREET FED. HOUSING ESTATE, FEGGE	<b>Floor:</b> MASS CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> WOODEN <b>Windows:</b> LOUVRES <b>Ceiling:</b> ASBESTOS <b>Roof:</b> CORRUGATED IRON SHEET <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED THROUGH WITH GATE	FAIRLY OLD	24 NOS OF BEDROOM FLAT	MEDIUM	N450,000 P.A	JAN, 2016
64		MODEBE AVENUE BY EKENE JUNCTION	<b>Floor:</b> MASS CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> WOODEN DOORS <b>Windows:</b> WOODEN <b>Ceiling:</b> ASBESTOS <b>Roof:</b> CORRUGATED IRON SHEET <b>Paved Area:</b> MASS CONCRETE <b>Others:</b>	OLD	8 NOS OF BEDROOM FLAT	MEDIUM	N350,000 P.A PER FLAT	OCT, 2015
65		MODEBE AVENUE BY EKENE JUNCTION NEAR TEXACO FILLING STATION, ODAKPU ONITSHA	<b>Floor:</b> MASS CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> METAL DOORS <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> ASBESTOS <b>Roof:</b> CORRUGATED IRON SHEET <b>Paved Area:</b> MASS CONCRETE <b>Others:</b>	FAIRLY OLD	10 NOS OF SHOPS	MEDIUM		
66	4 BUNGALOW	OTIGBA CRESCENT/ REDEEMED CHRISTIAN CHURCH OF GOD, G.R.A OSHA	<b>Floor:</b> TILED <b>Walls:</b> SANDCRETE <b>Doors:</b> METALS <b>Windows:</b> ALUMINIUM <b>Ceiling:</b> P.V.C <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> PARKING LOT, FENCED WITH GATE	NEW	2 NOS OF 3 BEDROOM	LOW	N1 MILLION P.A	JUNE, 2015
67	4 BUNGALOW	OTIGBA CRESCENT/	<b>Floor:</b> TILED <b>Walls:</b> SAND CRETE	NEW	2 NOS OF 3 BEDROOM	LOW	N1 MILLION	JUNE, 2015

	W	REDEEMED CHRISTIAN CHURCH OF GOD, G.R.A OSHA	<b>Doors:</b> METALS <b>Windows:</b> ALUMINIUM <b>Ceiling:</b> P.V.C <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> PARKING LOT, FENCED WITH A GATE		WITH SITTING ROOM, TOILET		P.A	
68	DUPLEX	ONWUGBENU CRECENT/ROCK FOUNDATION SCHOOL G.R.A ONITSHA	<b>Floor:</b> TILED <b>Walls:</b> SAND CRETE <b>Doors:</b> METAL <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> P.O.P <b>Roof:</b> ALUMINIUM LONG SPAN <b>Paved Area:</b> INTERLOCKED <b>Others:</b> OVER HEAD TANK	FAIRLY NEW	4 NOS OF BEDROOM (ALL IN SUITE) 2 NOS OF SITTING ROOM, TOILET, BATHROOM AND KITCHEN	LOW	N1.2 MILLION P.A	FEB.
69	DUPLEX	PREMIER ROAD, BESIDE CLASSIC METAL, HOUSING ESTATE, FEGGE	<b>Floor:</b> TILED/RE- INFACED CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALLS, PLASTERED <b>Doors:</b> WOODEN CARVEL <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> P.O.P <b>Roof:</b> ALUMINIUM LONG SPAN <b>Paved Area:</b> INTER- LOCK <b>Others:</b> BORE-HOLE WITH OVER HEAD TANK, FENCED ROUND WITH A GATE AND A GATE'S MAN HOUSE	FAIRLY NEW	5 NOS OF BEDROOMS( ALL IN SUITE), 2 NOS OF SITTING ROOMS, TOILET, BATHROOM AND KITCHEN	MEDIUM	N950,000 P.A	NOV. 2015
70	ONE STOREY BUILDING OF OFFICE AND SHOPS	MODEBE AVENUE BY OCUTA ROAD ODAKPU ONITCHA	<b>Floor:</b> SCREEDED <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> FLUSH DOORS <b>Windows:</b> ABSVESTORS <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> CORRUGATED IRON SHEET <b>Paved Area:</b> MASS CONCRETE <b>Others:</b>	PAINTS FADED, CEILING NEEDS TO CHANGE	10 NOS OF ROOMS	MEDIUM	N58,000.00 P.A	Oct-15
71	LAND (2 PLOTS)	NKWELLE JUNCTION ALONG ONITSHA/O TUOCHA ROAD BY NKWELLE EXPRESS ROAD	<b>Floor:</b> <b>Walls:</b> <b>Doors:</b> <b>Windows:</b> <b>Ceiling:</b> <b>Roof:</b> <b>Paved Area:</b> <b>Others:</b>			HIGH	N2,500,000.00	Dec-15
72	LAND	OMEGO STREET, OPPOSITE AMIRA OIL 3-3	<b>Floor:</b> <b>Walls:</b> <b>Doors:</b> <b>Windows:</b> <b>Ceiling:</b> <b>Roof:</b> <b>Paved Area:</b> <b>Others:</b>			HIGH	N6,500,000.00	Dec-14
73	A BLOCK OF 40 NOS OF SINGLE SHOPS (1 STOREY BUILDING)	ELECTRONIC MARKET ALONG ONITSHA/A SABA EXPRESS	<b>Floor:</b> MASS CONCRETE/D.P.C/RE- INFORCED CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL, PLASTERED AND PAINTED	OK AND STILL IN USE	40 NOS OF SINGLE SHOPS	HIGH	DOWN STAIRS- N240,000 P.A UPSTAIRS- N120,000 P.A	Jan-16

		ROAD, OPPOSITE PREMIER BREWIERS	<b>Doors:</b> METAL DOOR <b>Windows:</b> <b>Ceiling:</b> RE-INFORCED CONCRETE/ABSVESTORS <b>Roof:</b> ALUMINIUM LONG SPAN <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> BORE HOLE WATER, CONVENIENCE BUILDING, ALL FENCED ROUND WITH GATES					
74	A BLOCK OF 40 NOS OF SINGLE SHOPS (1 STOREY BUILDING)	ELECTRONIC MARKET ALONG ONITSHA/A SABA EXPRESS ROAD, OPPOSITE PREMIER BREWIERS	<b>Floor:</b> MASS CONCRETE/D.P.C/RE-INFORCED CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL, PLASTERED AND PAINTED <b>Doors:</b> METAL DOOR <b>Windows:</b> <b>Ceiling:</b> RE-INFORCED CONCRETE/ABSVESTORS <b>Roof:</b> ALUMINIUM LONG SPAN <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> BORE-HOLE, CONVENIENCE BUILDING, ALL FENCED ROUND WITH GATES	OK AND STILL IN USE	40 NOS OF SINGLE SHOPS	HIGH	DOWN STAIRS- N240,000 P.A UPSTAIRS- N120,000 P.A	
75	A BLOCK OF 40 NOS OF SINGLE SHOPS (1 STOREY BUILDING)	ELECTRONIC MARKET ALONG ONITSHA/A SABA EXPRESS ROAD, OPPOSITE PREMIER BREWIERS	<b>Floor:</b> MASS CONCRETE/D.P.C/RE-INFORCED CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL, PLASTERED AND PAINTED <b>Doors:</b> METAL DOOR <b>Windows:</b> <b>Ceiling:</b> ABSVESTORS/RE-INFORCED CONCRETE <b>Roof:</b> ALUMINIUM LONG SPAN <b>Paved Area:</b> MASS <b>Others:</b> BORE-HOLE WATER, CONVENIENCE BUILDING AND ALL FENCED ROUND WITH GATES	IN USE AND OK	40 NOS OF SINGLE SHOPS	HIGH	DOWN STAIRS- N240,000 P.A UPSTAIRS- N120,000 P.A	Jan-16
76	A BLOCK OF 40 NOS OF SINGLE SHOPS (1 STOREY BUILDING)	ELECTRONIC MARKET ALONG ONITSHA/A SABA EXPRESS ROAD, OPPOSITE PREMIER BREWIERS	<b>Floor:</b> MASS CONCRETE/D.P.C/RE-INFORCED CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL, PLASTERED AND PAINTED <b>Doors:</b> METAL DOOR <b>Windows:</b> <b>Ceiling:</b> ABSVESTORS/RE-INFORCED CONCRETE <b>Roof:</b> ALUMINIUM LONG SPAN <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> BORE-HOLE	OK AND STILL IN USE	40 NOS OF SINGLE SHOPS	HIGH	DOWN STAIRS- N240,000 P.A UPSTAIRS- N120,000 P.A	Jan-16

			WATER, CONVENIENCE BUILDING, ALL FENCED ROUND WITH GATES					
77	A BLOCK OF 40 NOS OF SINGLE SHOPS (1 STOREY BUILDING)	ELECTRONIC MARKET ALONG ONITSHA/A SABA EXPRESS ROAD, OPPOSITE PREMIER BREWIERS	<b>Floor:</b> MASS CONCRETE/D.P.C/RE-INFORCED CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> METAL DOOR <b>Windows:</b> <b>Ceiling:</b> ABSVESTORS/RE-INFORCED CONCRETE <b>Roof:</b> ALUMINIUM LONG SPAN <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> BORE-HOLE WATER, CONVENIENCE BUILDING, ALL FENCED ROUND WITH GATES	STILL IN USE AND OK	40 NOS OF SINGLE SHOPS	HIGH	DOWN STAIRS- N240,000 P.A UPSTAIRS- N120,000 P.A	FEBRUARY -2016
78	A BLOCK OF 40 NOS OF SINGLE SHOPS (1 STOREY BUILDING)	ELECTRONIC MARKET ALONG ONITSHA/A SABA EXPRESS ROAD, OPPOSITE PREMIER BREWIERS	<b>Floor:</b> MASS CONCRETE/D.P.C/RE-INFORCED CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL, PLASTERED, AND PAINTED <b>Doors:</b> METAL DOOR <b>Windows:</b> <b>Ceiling:</b> RE-INFORCED/ABSVESTORS <b>Roof:</b> ALUMINIUM LONG SPAN <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> BORE-HOLE WATER, CONVENIENCE BUILDING, ALL FENCED ROUND WITH GATE	STILL IN USE AND OK	40 NOS OF SINGLE SHOPS	HIGH	DOWN STAIRS- N180,000 P.A UPSTAIRS- N120,000 P.A	FEBRUARY -2016
79	A BLOCK OF 40 NOS OF SINGLE SHOPS (1 STOREY BUILDING)	ELECTRONIC MARKET ALONG ONITSHA/A SABA EXPRESS ROAD, OPPOSITE PREMIER BREWIERS	<b>Floor:</b> MASS CONCRETE/D.P.C/RE-INFORCED CONCRETE <b>Walls:</b> SANDCRETE BLOCKWALL, PLASTERED, AND PAINTED <b>Doors:</b> METAL DOOR <b>Windows:</b> <b>Ceiling:</b> RE-INFORCE CONCRETE/ABSVESTORS <b>Roof:</b> ALUMINIUM LONG SPAN <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> BORE-HOLE WATER, CONVENIENCE BUILDING, ALL FENCED ROUND WITH GATES	STILL IN USE AND OK	40 NOS OF SINGLE SHOPS	HIGH	DOWN STAIRS- N180,000 P.A UPSTAIRS- N120,000 P.A	
80	A BLOCK OF 40 NOS OF SINGLE SHOPS (1 STOREY	ELECTRONIC MARKET ALONG ONITSHA/A	<b>Floor:</b> MASS CONCRETE/D.P.C/RE-INFORCED CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL,	OK AND STILL IN USE	40 NOS OF SINGLE SHOPS	HIGH	DOWNSTAIRS- N180,000.00 P.A UPSTAIRS-	FEBRUARY -2016

	BUILDING)	SABA EXPRESS ROAD, OPPOSITE PREMIER BREWIERS	PLASTERED, AND PAINTED <b>Doors:</b> METAL DOORS <b>Windows:</b> <b>Ceiling:</b> RE-INFORCED CONCRETE/ABSVESTORS <b>Roof:</b> ALUMINIUM LONG SPAN <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> BORE-HOLE WATER, CONVENIENCE BUILDING, ALL FENCED ROUND WITH GATES				N120,000.00 P.A	
81	A BLOCK OF 40 NOS OF SINGLE SHOPS (1 STOREY BUILDING)	ELECTRONIC MARKET ALONG ONITSHA/A SABA EXPRESS ROAD, OPPOSITE PREMIER BREWIERS	<b>Floor:</b> <b>Walls:</b> SANDCRETE BLOCK WALL, PLASTERED <b>Doors:</b> METAL DOOR <b>Windows:</b> <b>Ceiling:</b> RE-INFORCED CONCRETE/ABSVESTORS <b>Roof:</b> ALUMINIUM LONG SPAN <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> BORE-HOLE WATER, CONVENIENCE BUILDING, ALL FENCED ROUND WITH GATE	STILL IN USE AND OK	40 NOS OF SINGLE SHOPS	HIGH	DOWNSTAIRS- N180,000.00 P.A UPSTAIRS- N120,000.00 P.A	FEBRUARY -2016
82	WOODEN SHOPS (KIOSKS)	COMMERCIAL AVENUE BY DHAMAJA AVENUE OPPOSITE LEAVING FIELD ACADEMY, CLOSE TO GATE 3, FEDERAL HOUSING ESTATE, FEGGE	<b>Floor:</b> MASS CONCRETE <b>Walls:</b> WOODEN <b>Doors:</b> WOODEN <b>Windows:</b> WOODEN <b>Ceiling:</b> <b>Roof:</b> CORRUGATED IRON SHEET <b>Paved Area:</b> <b>Others:</b>	STILL IN USE BUT ITS MORE OF A SHOP	30 NOS OF WOODEN KIOSKS	HIGH	N36,000.00 P.A PER SHOP	Apr-16
83	DUPLEX	AGULU LAKE CLOSE BY PREMIER ROAD, HOUSING ESTATE FEGGE	<b>Floor:</b> TILED/RE-INFORCED CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL, PLASTERED, AND PAINTED <b>Doors:</b> ALUMINIUM DOOR AT THE FRONT ENTRANCE, METAL DOOR AT THE BACK ENTRANCE AND WOODEN DOORS FOR INTERNAL <b>Windows:</b> ALUMINIUM CASEMENT <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> ALUMINIUM LONG SPAN <b>Paved Area:</b> INTER-LOCKED <b>Others:</b> BORE-HOLE WITHIN THE	FAIRLY OK AND ROUTINELY RENOVATED	5 NOS OF BEDROOMS( ALL IN SUITE), 2 NOS OF SITTING ROOMS, 2 NOS OF TOILET, A BATHROOM AND A KITCHEN	MEDIUM	N1,200,000.00 P.A	Aug-15

			COMPOUND, OVER-HEAD TANK, A BOY'S QUARTER (2 BEDROOM) AND A GATEMAN'S HOUSE, ALL FENCED ROUND WITH GATE					
84	DUPLEX	AGULU LAKE CLOSE BY PREMIER ROAD, HOUSING ESTATE FEGGE	<b>Floor:</b> TILED/RE-INFORCED CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL, PLASTERED AND PAINTED <b>Doors:</b> CARVED DOOR <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> ALUMINIUM LONG SPAN <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> BORE-HOLE WATER WITHIN THE COMPOUND, OVER-HEAD TANK AND A BLOCK OF 2 SHOPS AT THE FRONT		5 NOS OF BEDROOMS (ALL IN SUITES) 2 NOS OF SINGLE SHOPS	MEDIUM	N940,000.00 P.A	
85	A BLOCK OF 40 NOS OF SINGLE SHOPS (1 STOREY BUILDING)	AGULU LAKE CLOSE BY PREMIER ROAD, HOUSING ESTATE FEGGE	<b>Floor:</b> TILED/RE-INFORCED CONCRETE <b>Walls:</b> SANDCRETE BLOCKWALL, PLASTERED AND PAINTED <b>Doors:</b> <b>Windows:</b> ALUMINIUM CASEMENT SLIDING <b>Ceiling:</b> P.V.C <b>Roof:</b> ALUMINIUM LONG SPAN <b>Paved Area:</b> INTER-LOCKED <b>Others:</b> BORE-HOLE WATER WITH AN OVER-HEAD TANK AND A SECURITY HOUSE	FAIRLY NEW	6 NOS OF BEDROOM (ALL ENSUITE) 2 NOS OF SITTING ROOMS, TOILET(2) BATHROOM (1) AND A KITCHEN	MEDIUM	N370,000 P.A	Sep-15
86	A BLOCK OF 40 NOS OF SINGLE SHOPS (1 STOREY BUILDING)	AGULU LAKE CLOSE BY PREMIER ROAD, HOUSING ESTATE FEGGE	<b>Floor:</b> MASS CONCRETE/D.P.C/PARTLY TILED <b>Walls:</b> SANDCRETE BLOCK WALL, PLASTERED <b>Doors:</b> METAL DOOR AT THE ENTRANCE, WOODEN DOORS FOR INTERIOR <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> CORRUGATED ROOFING SHEETS <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> BORE-HOLE WITH AN OVER-HEAD TANK, FENCED ROUND WITH A GATE	FAIRLY OLD	4 NOS OF 3 BEDROOM FLAT	MEDIUM	N300,000.00 P.A	Jan-16
87	A BLOCK OF 4 NOS OF 3 BEDROOM FLAT	AGULU LAKE CLOSE BY PREMIER ROAD, HOUSING ESTATE	<b>Floor:</b> MASS CONCRETE/D.P.C/RE-INFORCED CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL, PLASTERED AND PAINTED	FAIRLY OLD	4 NOS OF 3 BEDROOM FLAT	MEDIUM	N290,000.00 P.A	Jul-15

		FEGGE	<b>Doors:</b> METAL DOORS, PLASTERED AND PAINTED <b>Windows:</b> LOUVERS <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> CORRUGATED IRON SHEETS <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> BORE-HOLE WATER WITH 2 NOS OF OVER-HEAD TANK, FENCED ROUND WITH A GATE					
88	ONE STOREY	NAWFIA STREET	<b>Floor:</b> TILED <b>Walls:</b> RUNFORCED CONCRETE PAINTED <b>Doors:</b> ALUMINIUM <b>Windows:</b> ALUMINIUM <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> P.V.C <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED WITH ELECTRIC WIRE	NEW	2 NOS OF 3 BEDROOM FLAT	HIGH	N420,000 P.A	Jun-15
89	2 STOREY	OSUMENYI STREET/HOLY SPIRIT PARISH OMAGBA PHASE II ONITSHA	<b>Floor:</b> SANDCRETE <b>Walls:</b> MASS CONCRETE <b>Doors:</b> CARVED WOODEN <b>Windows:</b> ALUMINIUM <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED ROUND WITH TWO GATES	FAIRLY OLD	2 NOS OF 3 BEDROOM FLAT WITH A SHOP	HIGH	N216,000 P.A	Jul-15
90	ONE STOREY	NISE STREET/REDEEMED CHRISTIAN CHURCH OF GOD OMAGBA PHASE II ONITSHA	<b>Floor:</b> SAND CRETE <b>Walls:</b> MASS CONCRETE <b>Doors:</b> METAL <b>Windows:</b> ALUMINIUM <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> ZINC CORRUGATED <b>Paved Area:</b> MASS CONCRETE <b>Others:</b>	FAIRLY OLD	4 NOS OF 2 BEDROOM WITH 3 SHOPS	HIGH	N350,000 P.A	Mar-15
91	LAND	UKE STREET OFF NEW ROAD BY ONITCHA/NSUGBE 3-3	<b>Floor:</b> <b>Walls:</b> <b>Doors:</b> <b>Windows:</b> <b>Ceiling:</b> <b>Roof:</b> <b>Paved Area:</b> <b>Others:</b>			HIGH	N7,500,000.00 P.A	Nov-15
92	LAND	ONITCHA/OTUOCHA ROAD, OPPOSITE ST THERESA CATHOLIC CHURCH 3-3	<b>Floor:</b> <b>Walls:</b> <b>Doors:</b> <b>Windows:</b> <b>Ceiling:</b> <b>Roof:</b> <b>Paved Area:</b> <b>Others:</b>			HIGH	N10,000,000	FEBUARY -2016
93	LAND	OMEGO STREET, OPPOSITE AMIRA OIL FILLING STATION, ALONG ONITSHA/O	<b>Floor:</b> <b>Walls:</b> <b>Doors:</b> <b>Windows:</b> <b>Ceiling:</b> <b>Roof:</b> <b>Paved Area:</b> <b>Others:</b>				N3,500,000.00	



		TUOCHA ROAD 3-3						
94	LAND	BACK OF AMIRA OIL FILLING STATION, ALONG ONITSHA/O TUOCHA ROAD 3-3	<b>Floor:</b> <b>Walls:</b> <b>Doors:</b> <b>Windows:</b> <b>Ceiling:</b> <b>Roof:</b> <b>Paved Area:</b> <b>Others:</b>			HIGH	N5,000,000.00	Nov-15
95	LAND	BACK OF AMIRA OIL FILLING STATION, ALONG ONITSHA/O TUOCHA ROAD 3-3	<b>Floor:</b> <b>Walls:</b> <b>Doors:</b> <b>Windows:</b> <b>Ceiling:</b> <b>Roof:</b> <b>Paved Area:</b> <b>Others:</b>			HIGH	N6,500,000.00	Dec-15
96	LAND	BACK OF AMIRA OIL FILLING STATION, ALONG ONITSHA/O TUOCHA ROAD 3-3	<b>Floor:</b> <b>Walls:</b> <b>Doors:</b> <b>Windows:</b> <b>Ceiling:</b> <b>Roof:</b> <b>Paved Area:</b> <b>Others:</b>			HIGH	N4,300,000.00	Dec-15
97	BUNGALOW	MODEBE AVENUE BY UMUNA STREET ODAKPU ONITSHA	<b>Floor:</b> TERAZO <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> FLUSH DOORS <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> ALUMINIUM SLIDING <b>Paved Area:</b> MASS CONCRETE <b>Others:</b>	NEEDS RENOVATION, THE CEILING AND PAINT	7 NOS OF ROOM WITH 3 CONVENIENCES	MEDIUM	N48,000,000 P.A	OCTOBER -2015
98	BUNGALOW	AMOS THE BEST BY OGBATULE NYI DRIVE FEDERAL HOUSING 3.3 ALONG ONITSHA OTUOCHA ROAD	<b>Floor:</b> TERAZO <b>Walls:</b> SANDCRETE BLOCK WALL PLASTERED AND PAINTING <b>Doors:</b> FLUSH DOORS <b>Windows:</b> WOODEN <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> CORRUGATED IRON SHEET <b>Paved Area:</b> <b>Others:</b>	VERY OLD, NEEDS TO RENOVATE , TO CHANGE THE ROOFING, CEILING AND PAINTS	5 NO OF ROOMS WITH CONVENIENCES	MEDIUM	N48,000 P.A PER ROOM	Oct-15
99	FOUR STOREY BUILDING	MODEBE AVENUE BY ST JHON CROSS	<b>Floor:</b> TILED <b>Walls:</b> SANDCRETE BLOCK WALL, PLASTERED <b>Doors:</b> FLUSH DOORS <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS CONCRETE <b>Others:</b>	NEEDS RENOVATION	5 NOS OF 3 BEDROOM FLAT	MEDIUM	N380,000.00 P.A	Jan-16
100	ONE DECKING OF 6 ROOM	MODEBE AVENUE BY OGUTA ROAD OPPOSITE TOTAL FILLING STATION ODAKPU ONITSHA	<b>Floor:</b> TILED <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> WOODEN DOORS <b>Windows:</b> LOUVERS <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> CORRUGATED IRON SHEET <b>Paved Area:</b> MASS CONCRETE <b>Others:</b>	FAIRLY OLD	6 NOS OF ROOMS WITH 2 CONVENIENCES	MEDIUM	N48,000.00 P.A	Jan-16

101	2 STOREY BUILDING OF 3 BEDROOM FLAT	NIGER AVENUE BY DAMIJA FEDERAL HOUSING ESTATE FEGGE	<b>Floor:</b> TILED <b>Walls:</b> SANDCRETE BLOCK WALL, PLASTERED AND PAINTED <b>Doors:</b> METAL/WOODEN DOORS <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED THROUGH WITH GATE	FAIRLY OLD	12 NOS OF 2 BEDROOM FLAT	MEDIUM	N300,000 P.A	
102	A STOREY BUILDING	MODEBE AVENUE BY UMUNNA STREET ODAKPU ONITSHA	<b>Floor:</b> TILED <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> METAL <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED THROUGH WITH GATE	FAIRLY OLD NEEDS RENOVATION	4 NOS OF 2 BEDROOM FLAT	MEDIUM	N200,000 P.A	Jan-16
103	2 STOREY BUILDING OF 3 BEDROOM FLAT	NIGER AVENUE BY DAMIJA FEDERAL HOUSING ESTATE FEGGE	<b>Floor:</b> TILED <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> WOODEN <b>Windows:</b> LOUVERS <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> CORRUGATED IRON SHEET <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED THROUGH		12 NOS OF 3 BEDROOM FLAT	MEDIUM	N500,000 P.A	Dec-15
104	DUPLEX	AMOS THE BEST BY OGBATULE NYI DRIVE FEDERAL HOUSING 3.3 ALONG ONITSHA OTUOCHA ROAD	<b>Floor:</b> TILED <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> METAL <b>Windows:</b> ALUMINIUM <b>Ceiling:</b> P.V.C AND P.O.P <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> INTER-LOCK <b>Others:</b> FENCED THROUGH WITH GATES, BOREHOLE, SECURITY HOUSE, PRIVATE TRANSFORMER	FAIRLY NEW, STILL IN GOOD CONDITION	5 ROOMS WITH SITTING ROOM	MEDIUM	N900,000 P.A	Feb-16
105	2 STOREY BUILDING OF 2 BEDROOM FLAT	NIGER AVENUE BY DAMIJA FEDERAL HOUSING ESTATE FEGGE	<b>Floor:</b> TILED <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> WOODEN DOORS <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> CORRUGATED IRON SHEET <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED THROUGH	FAIRLY OLD	8 NOS OF 2 BEDROOM FLAT	MEDIUM	N400,000 P.A	Jan-16
106	BUNGALOW	AMOS THE BEST BY OGBATULE NYI DRIVE	<b>Floor:</b> TERAZO <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> WOODEN	VERY OLD	5 ROOMS	MEDIUM	N48,000.00 P.A PER ROOM	Nov-15

		FEDERAL HOUSING 3.3 ALONG ONITSHA OTUOCHA ROAD	<b>Windows:</b> WOODEN <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> CORRUGATED IRON DOOR <b>Paved Area:</b> <b>Others:</b>					
107	ONE STOREY BUILDING OF BLOCK OF FLAT	MODEBE AVENUE BY ONIRA ODAKPU ONITCHA	<b>Floor:</b> TILED <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> METAL DOORS <b>Windows:</b> ALUMINIUM <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> CORRUGATED IRON SHEET <b>Paved Area:</b> MASS CONCRETE <b>Others:</b>	FAIRLY OLD NEEDS RENOVATION	4 NOS OF 2 BEDROOM FLAT	MEDIUM	N320,000.00 P.A	Feb-16
108	3 STOREY (TWIN HOUSE)	AKPUUGO EZE STREET/ROYAL LAND OMAGBA PHASE II	<b>Floor:</b> SANDCRETE <b>Walls:</b> MASS CONCRETE <b>Doors:</b> WOODEN <b>Windows:</b> ALUMINIUM <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> ZINC <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED WITH 2 GATES	FAIRLY NEW	A BLOCK OF FLAT OF 18 ROOMS	HIGH	N750,000 P.A	JUNE, 2015
109	3 STOREY BUILDING	OSUMENYI STREET BY NISE OMAGBA PHASE II ONITSHA	<b>Floor:</b> TILED <b>Walls:</b> MASS CONCRETE <b>Doors:</b> METAL <b>Windows:</b> ALUMINIUM <b>Ceiling:</b> P.V.C <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> INTER-LOCKED <b>Others:</b> FENCED ROUND WITH 2 GATES AND FLOWERS, SECURITY POST	NEW	6 NOS OF 3 BEDROOM FLAT	HIGH	N700,000 P.A	Sep-15
110	3 STOREY	ABBA STREET/HERO EXOTIC BAR OMAGBA PHASE II ONITSHA	<b>Floor:</b> SANDCRETE <b>Walls:</b> MASS CONCRETE <b>Doors:</b> CARVED WOODEN <b>Windows:</b> LOUVERS <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> ZINC CORRUGATED <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED WITH 2 GATES	FAIRLY OLD	6 NOS OF 3 BEDROOM FLAT	HIGH	N350,000 P.A	MARCH-2015
111	2 STOREY BUILDING (TWIN HOUSE)	ABBA STREET/HERO BREWERY WAREHOUSE OMAGBA PHASE II ONITSHA	<b>Floor:</b> SANDCRETE <b>Walls:</b> MASS CONCRETE <b>Doors:</b> CARVED WOODEN <b>Windows:</b> LOUVERS <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> ZINC <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> FENCED WITH TWO GATES, 2 OVER HEAD TANK	FAIRLY OLD	36 NOS OF BEDROOM	HIGH	N450,000 P.A	OCTOBER -2015
112	ONE DECKING	IBEKWE STREET BY PAX PHARMACY ONITSHA	<b>Floor:</b> SANDCRETE PARTLY SANDY AND STONY <b>Walls:</b> MASS CONCRETE <b>Doors:</b> METAL <b>Windows:</b> ALUMINIUM	FAIRLY OLD	15 NOS OF DOUBLE SHOPS	HIGH	N720,000 P.A	Jan-15

			<b>Ceiling:</b> P.O.P <b>Roof:</b> ZINC <b>Paved Area:</b> MASS CONCRETE <b>Others:</b>					
113	BUNGALOW	COMOIL FILLING STATION BY CHUDE LANE OFF ENWEONWU STREET AWKA ROAD ONITSHA	<b>Floor:</b> SAND CRETE <b>Walls:</b> MASS CONCRETE <b>Doors:</b> WOODEN <b>Windows:</b> LOUVERS <b>Ceiling:</b> REINFORCED <b>Roof:</b> <b>Paved Area:</b> MASS CONCRETE <b>Others:</b>	FAIRLY OLD	8 NOS OF SINGLE SHOPS	HIGH	N480,000 P.A	Jan-15
114	DUPLEX	AMOS THE BEST BY OGBATULE NYI DRIVE FEDERAL HOUSING 3.3 ALONG ONITSHA OTUOCHA ROAD	<b>Floor:</b> TILED <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> METAL DOORS <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> P.V.C AND P.O.P IN THE SITTING ROOM <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> INTER-LOCK <b>Others:</b> FENCED THROUGH, AVAILABILITY OF BOREHOLE, SECURITY HOUSE	FAIRLY NEW, STILL IN GOOD CONDITION	7 ROOMS AND 2 SITTING ROOM	MEDIUM	N780,000 P.A	Jan-16
115	DUPLEX	ONWUGBE NU CRECENT/ ROCK FOUNDATION SCHOOL G.R.A ONITSHA	<b>Floor:</b> SANDCRETE <b>Walls:</b> MASS CONCRETE <b>Doors:</b> WOODEN <b>Windows:</b> LOUVERS <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> ZINC <b>Paved Area:</b> MASS COCRETE <b>Others:</b>	FAIRLY OLD	5 NOS OF BEDROOM (ALL IN SUITE), 2 NOS OF SITTING ROOMS, TOILET, BATHROOM AND KITCHEN	LOW	N1,000,000 P.A	Jul-15
116	DUPLEX	ONWUGBE NU CRECENT/ MIC-MERAH ESTATE G.R.A ONITSHA	<b>Floor:</b> TILED <b>Walls:</b> MASS CONCRETE <b>Doors:</b> METAL <b>Windows:</b> ALUMINIUM <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> ZINC <b>Paved Area:</b> MASS CONCRETE <b>Others:</b>	FAIRLY OLD	4 NOS OF 3 BEDROOM	LOW	N1 MILLION P.A	JUNE, 2015
117	ONE STOREY	ONWUGBE NU CRESCENT G.R.A/MIC-MERA	<b>Floor:</b> TILED <b>Walls:</b> MASS CONCRETE <b>Doors:</b> METAL <b>Windows:</b> ALUMINIUM <b>Ceiling:</b> P.V.C <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> INTER-LOCK <b>Others:</b> FENCED ROUND WITH A GATE, FLOWER, SECURITY HOUSE.	FAIRLY OLD	6 NOS OF 3 BEDROOM FLAT	LOW	N1 MILLION P.A	Nov-15
118	ONE STOREY BUILDING	MODEBE AVENUE BY OZOMAGALA STREET ODAKPU ONITSHA	<b>Floor:</b> MASS CONCRETE <b>Walls:</b> SANDCRETE <b>Doors:</b> WOODEN DOORS <b>Windows:</b> LOUVERS <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> CORRUGATED	FAIRLY OLD	4 NOS OF 2 BEDROOM FLAT	MEDIUM	N200,000 P.A	Dec-15

			IRON SHEET <b>Paved Area:</b> MASS CONCRETE <b>Others:</b>					
119	BUNGALOW	MODEBE AVENUE BY ST JHON CROSS JUNCTION	<b>Floor:</b> MASS CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> WOODEN <b>Windows:</b> <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> CORRUGATED IRON SHEET <b>Paved Area:</b> MASS CONCRERE <b>Others:</b>	FAIRLY OLD	4 NOS OF ROOMS/SHOP	MEDIUM	N48,000 P.A	
120	BUNGALOW	MODEBE AVENUE BY IBOKU STREET ADJACENT MEMORIAL PRIMARY SCHOOL ODAKPU ONITSHA	<b>Floor:</b> MASS CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> WOODEN <b>Windows:</b> LOUVERS <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> CORRUGATED IRON SHEET <b>Paved Area:</b> MASS CONCRETE <b>Others:</b>	FAIRLY OLD	8 NOS OF ROOMS WITH 2 CONVINIENCE	MEDIUM	N48,000 P.A	Jan-16
121	A BLOCK OF 4 NOS OF 3 BEDROOM FLATS	IDEMILI STREET BY PREMIER ROAD, HOU SING ESTATE FEGGE	<b>Floor:</b> TILED/D.P.C/RE-INFORCED CONCRETE <b>Walls:</b> SANDCRETE BLOCKWALL, PLASTERED AND PAINTED <b>Doors:</b> METAL DOOR AT ENTRANCE, WOODEN DOORS FOR INTERNAL <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> ALUMINIUM LONG SPAN <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> BORE-HOLE, WATER WITH 2 NOS OF OVER HEAD TANK, FENCED ROUND WITH GATE	FAIRLY NEW	4 NOS OF 3 BEDROOM FLATS	MEDIUM	N435,000 P.A	
122	A BLOCK OF 4 NOS OF 3 BEDROOM FLATS	IDEMILI STREET BY PREMIER ROAD, HOU SING ESTATE FEGGE	<b>Floor:</b> TILED <b>Walls:</b> SANDCRETE BLOCKWALL, PLASTERED AND PAINTED <b>Doors:</b> METAL DOOR AT ENTRANCE, WOODEN DOORS FOR INTERNAL <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> ALUMINIUM LONG SPAN <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> BOREHOLE WATER WITH 2 NOS OF OVER-HEAD TANK, FENCED WITH GATE	FAIRLY OLD	4 NOS OF 3 BEDROOM FLATS	MEDIUM	N500.000 P.A	Feb-16
123	A BLOCK OF 4 NOS OF 3 BEDROOM	IDEMILI STREET BY PREMIER ROAD, HOU	<b>Floor:</b> TILED/D.P.C/RE-INFORCED CONCRETE <b>Walls:</b> SANDCRETE	FAIRLY NEW	4 NOS OF 3 BEDROOM FLATS	MEDIUM	N450.000 P.A	JUNE 2015

	FLATS	SING ESTATE FEGGE	BLOCKWALL, PLASTERED AND PAINTED <b>Doors:</b> METAL DOOR AT ENTRANCE, WOODEN DOORS FOR INTERNAL <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> ALUMINIUM LONG SPAN <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> BORE-HOLE WATER WITH 2 NOS OF OVER HEAD TANK, FENCED ROUND WITH GATE					
124	DUPLEX	IDEMILI STREET BY PREMIER ROAD, HOU SING ESTATE FEGGE	<b>Floor:</b> MASS CONCRETE/D.P.C/RE-INFORCED CONCRETE/TILED <b>Walls:</b> SANDCRETE BLOCKWALL, PLASTERED AND PAINTED <b>Doors:</b> WOODEN CARVED <b>Windows:</b> ALUMINIUM CASEMENT SLIDING <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> ALUMINIUM <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> BORE-HOLE WATER WITH OVER-HEAD TANK, FENCED ROUND WITH A GATE AND GATE MAN'S HOUSE	FAIRLY NEW	6 NOS OF BEDROOMS (ALL IN SUITE) 2 NOS OF SITTING ROOMS, TOILET, BEDROOM AND KITCHEN	MEDIUM	N920,000 P.A	Dec-15
125	DUPLEX	IDEMILI STREET BY PREMIER ROAD, HOU SING ESTATE FEGGE	<b>Floor:</b> MASS CONCRETE/D.P.C/RE-INFORCED CONCRETE/TILED <b>Walls:</b> SANDCRETE BLOCKWALL, PLASTERED AND PAINTED <b>Doors:</b> WOODEN CARVED <b>Windows:</b> ALUMINIUM CASEMENT SLIDING <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> ALUMINIUM LONG SPAN <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> BORE-HOLE WITH OVER-HEAD TANK, FENCED ROUND WITH A GATE AND A GATE MAN'S HOUSE	FAIRLY NEW	6 NOS OF BEDROOMS (ALL IN SUITE) 2 NOS OF SITTING ROOMS, TOILET, BEDROOM AND KITCHEN	MEDIUM	N950,000 P.A	Jan-16
126	DUPLEX	IDEMILI STREET BY PREMIER ROAD, HOU SING ESTATE FEGGE	<b>Floor:</b> MASS CONCRETE/D.P.C/RE-INFORCED CONCRETE/TILED <b>Walls:</b> SANDCRETE BLOCKWALL, PLASTERED AND PAINTED <b>Doors:</b> WOODEN CARVED <b>Windows:</b> ALUMINIUM	FAIRLY NEW	6 NOS OF BEDROOMS (ALL IN SUITE) 2 NOS OF SITTING ROOMS, TOILET, BEDROOM AND KITCHEN	MEDIUM	N900.000 P.A	Jan-16

			<p>CASEMENT SLIDING  <b>Ceiling:</b> ABSVESTORS  <b>Roof:</b> ALUMINIUM  LONG SPAN  <b>Paved Area:</b> MASS  CONCRETE  <b>Others:</b> BOREHOLE  WATER OVER HEAD  TANK, FENCED ROUND  WITH A GATE AND A  GATE MAN'S HOUSE</p>					
127	DUPLEX	IDEMILI STREET BY PREMIER ROAD, HOUSING ESTATE FEGGE	<p><b>Floor:</b> MASS  CONCRETE/D.P.C/RE-  INFORCED  CONCRETE/TILED  <b>Walls:</b> SANDCRETE  BLOCKWALL,  PLASTERED AND  PAINTED  <b>Doors:</b> WOODEN  CARVED  <b>Windows:</b> ALUMINIUM  CASEMENT SLIDING  <b>Ceiling:</b> ABSVESTORS  <b>Roof:</b> ALUMINIUM  LING SPAN  <b>Paved Area:</b> MASS  CONCRETE  <b>Others:</b> BOREHOLE  WATER WITH OVER-  HEAD TANK, FENCED  ROUND WITH A GATE  AND A GATE MAN'S  HOUSE</p>	FAIRLY NEW	6 NOS OD BEDROOMS (ALL IN SUITE), 2 NOS OF SITTING ROOMS, TOILET, BEDROOM AND KITCHEN	MEDIUM	N755,000 P.A	Sep-15
128	DUPLEX	AGULU LAKE CLOSE BY PREMIER ROAD, HOUSING ESTATE FEGGE	<p><b>Floor:</b> TILED/RE-  INFORCED CONCRETE  <b>Walls:</b> SANDCRETE  BLOCKWALL,  PLASTERED AND  PAINTED  <b>Doors:</b> CARVED  WOODEN  <b>Windows:</b> ALUMINIUM  SLIDING  <b>Ceiling:</b> ABSVESTORS  <b>Roof:</b> ALUMINIUM  LONG SPAN  <b>Paved Area:</b> MASS  CONCRETE  <b>Others:</b> BORE-HOLE  WATER, WITH OVER-  HEAD TANK, FENCED  ROUND WITH A GATE  AND GATE MAN'S  HOUSE</p>	FAIRLY NEW	5 NOS OF BEDROOM (ALL IN SUITE), 2 NOS OF SITTING ROOMS, TOILET, BATHROOM , KITCHEN AND A PENT HOUSE	MEDIUM	N1,000,000 P.A	Nov-15
129	DUPLEX	AGULU LAKE CLOSE BY PREMIER ROAD, HOUSING ESTATE FEGGE	<p><b>Floor:</b> TILED/RE-  INFORCED CONCRETE  <b>Walls:</b> SANDCRETE  BLOCKWALL,  PLASTERED AND  PAINTED  <b>Doors:</b> ALUMINIUM  DOOR, WOODEN  DOORS AND METALS  DOORS  <b>Windows:</b> ALUMINIUM  SLIDING  <b>Ceiling:</b> ABSVESTORS  <b>Roof:</b> ALUMINIUM  LONG SPAN  <b>Paved Area:</b> MASS  CONCRETE  <b>Others:</b> BORE-WATER  IN COMPOUND,</p>	FAIRLY NEW AND OK (RECENTLY PAINTED)	6 NOS OF BEDROOMS (ALL IN SUITE) 2 NOS OF SITTING ROOMS, TOILET, BEDROOM AND KITCHEN	MEDIUM	N930,000 P.A	Feb-16

			FENCED WITH A GATE, OVER-HEAD TANK AND A GATE MAN'S HOUSE					
130	DUPLEX	AGULU LAKE CLOSE BY PREMIER ROAD, HOUSING ESTATE FEGGE	<b>Floor:</b> TILED/RE-INFORCED CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL, PLASTERED AND PAINTED <b>Doors:</b> CARVED WOODEN DOORS AND METAL DOORS AT THE BACKYARD <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> ALUMINIUM LONG SPAN <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> BORE-HOLE WATER, WITH A OVER-HEAD TANK, FENCED ROUND WITH A GATE, AND A GATE MAN'S HOUSE	FAIRLY OK (ABOUT 60% OK)	5 NOS OF BEDROOMS, 2 NOS OF SITTING ROOMS, TOILET, BATHROOM AND A KITCHEN	MEDIUM	N870,000 P.A	
131	A BLOCK OF 40 NOS OF SINGLE SHOPS (1 STOREY BUILDING)	ELECTRONIC MARKET ALONG ONITSHA/A SABA EXPRESS ROAD, OPPOSITE PREMIER BREWIERS	<b>Floor:</b> MASS CONCRETE/D.P.C/RE-INFORCED CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL, PLASTERED AND PAINTED <b>Doors:</b> METAL DOOR <b>Windows:</b> <b>Ceiling:</b> RE-INFORCED CONCRETE/ABSVESTORS <b>Roof:</b> ALUMINIUM LONG SPAN <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> BORE-HOLE WATER, CONVENIENCE BUILDING, ALL FENCED ROUND WITH GATES	STILL IN USE AND OK	40 NOS OF SINGLE SHOPS	HIGH	DOWNSTAIRS- N180,000.00 P.A UPSTAIRS- N120,000.00 P.A	
132	DUPLEX	PREMIER ROAD, BESIDE CLASSIC METAL, HOUSING ESTATE, FEGGE	<b>Floor:</b> TILED/RE-INFORCED CONCRETE <b>Walls:</b> SANDCRETE BLOCKWALL, PLASTERED AND PAINTED <b>Doors:</b> WOODEN CARVED <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> ALUMINIUM LONG SPAN <b>Paved Area:</b> INTER-LOCKED <b>Others:</b> BORE-HOLE WITH OVER-HEAD TANK, FENCED WITH GATE AND GATE MAN'S HOUSE		6 NOS OF BEDROOMS (ALL IN SUITE) 2 NOS OF SITTING ROOMS, TOILET, BEDROOM AND KITCHEN	MEDIUM	N1,200,000.00 P.A	Sep-15
133	DUPLEX	PREMIER ROAD, BESIDE CLASSIC METAL,	<b>Floor:</b> TILED <b>Walls:</b> SANDCRETE BLOCKWALL, PLASTERED AND PAINTED	FAIRLY OLD	4 NOS OF BEDROOM (ALL IN SUITE) 2 NOS OF	MEDIUM	535,000.00 P.A	OCTOBER -2015



		HOUSING ESTATE, FEGGE	<b>Doors:</b> CARVED WOODEN <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> ALUMINIUM LONG SPAN <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> BORE-HOLE WATER WITH TWO OVER HEAD TANK, FENCED ROUND WITH A GATE		SITTING ROOM, TOILET, BATHROOM AND KITCHEN			
134	DUPLEX	PREMIER ROAD, BESIDE CLASSIC METAL, CLOSE TO GATE 1 FEDERAL HOUSING ESTATE, FEGGE	<b>Floor:</b> TILED <b>Walls:</b> SANDCRETE BLOCKWALL, PLASTERED AND PAINTED <b>Doors:</b> ALUMINIUM DOORS AT ENTRANCE, OTHERS ARE WOODEN CARVED <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> ALUMINIUM LONG SPAN <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> BORE-HOLE WITH OVER-HEAD TANK, GATE MAN'S HOUSE AND FENCED ROUND WITH GATE	FAIRLY OLD	5 NOS OF BEDROOM (ALL IN SUITE) 2 NOS OF SITTING ROOM, TOILET, BATHROOM AND KITCHEN	MEDIUM		Jan-16
135	DUPLEX	PREMIER ROAD, OPPOSITE CLASSIC METAL, CLOSE TO GATE 1, FEDERAL ESTATE FEGGE	<b>Floor:</b> TILED <b>Walls:</b> SANDCRETE BLOCKWALL, PLASTERED AND PAINTED <b>Doors:</b> CARVED WOODEN DOOR <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> ALUMINIUM LONG SPAN <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> BORE-HOLE WATER WITH OVER-HEAD TANK, FENCED ROUND WITH A GATE	FAIRLY OLD	4 NOS OF BEDROOM (ALL IN SUITE) 2 NOS OF SITTING ROOM, TOILET, BATHROOM AND KITCHEN	MEDIUM	N550,000.00 P.A	Jan-16
136	DUPLEX	PREMIER ROAD OPPOSITE CLASSIC METAL, CLOSE TO GATE 1, FEDERAL HOUSING ESTATE FEGGE	<b>Floor:</b> MASS CONCRETE AND TILED <b>Walls:</b> SANDCRETE BLOCKWALL, PLASTERED AND PAINTED <b>Doors:</b> CARVED WOODEN DOOR <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> ALUMINIUM LONG SPAN <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> BORE-HOLE WATER WITH OVER HEAD TANK, FENCED ROUND WITH A GATE	FAIRLY OLD	4 NOS OF BEDROOM (ALL IN SUITE) 2 NOS OF SITTING ROOM, TOILET, BATHROOM AND KITCHEN	MEDIUM	N650,000. P.A	Dec-16
137	BUNGALOW	AWKA ROAD	<b>Floor:</b> TILES <b>Walls:</b>	FAIRLY OLD	NOS OF OFFICES +	HIGH	N240,000 P.A	DEC.2015

		OPPOSITE ST MARY'S CATHOLIC CHURCH ONITSHA	<b>Doors:</b> CARVED WOODEN <b>Windows:</b> ALUMINIUM SLIDING <b>Ceiling:</b> NO CEILING <b>Roof:</b> A DECKING, NO ROOFING <b>Paved Area:</b> MASS CONCRETE <b>Others:</b>		10 SHOPS			
138	2 BEDROOM FLAT	AWKA ROAD BY EMMANUEL CHURCH ROAD/ ST MARY'S CATHOLIC CHURCH ONITSHA	<b>Floor:</b> SANDCRETE <b>Walls:</b> MASS CONCRETE <b>Doors:</b> CARVED WOODEN <b>Windows:</b> LOUVERS <b>Ceiling:</b> P.V.C <b>Roof:</b> ZINC CORRUGATED <b>Paved Area:</b> MASS CONCRETE <b>Others:</b>	FAIRLY OLD	2 NUMBERS OF 6 BEDROOM FLAT+ 4 SHOPS	HIGH	N180,000 P.A	Nov-15
139	DUPLEX	IDEMILI STREET BY PREMIER ROAD, HOU SING ESTATE FEGGE	<b>Floor:</b> MASS CONCRETE/D.P.C/RE-INFORCED CONCRETE/TILED <b>Walls:</b> SANDCRETE BLOCKWALL, PLASTERED AND PAINTED <b>Doors:</b> WOODEN CARVED <b>Windows:</b> ALUMINIUM CASEMENT SLIDING <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> ALUMINIUM LONG SPAN <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> BORE-HOLE WATER WITH OVER-HEAD TANK, FENCED ROUND WITH A GATE AND GATE MAN'S HOUSE	FAIRLY NEW	6 NOS OF BEDROOMS CALL IN SUITE, 2 NOS OF SITTING ROOMS, TOILET, BEDROOM AND KITCHEN	MEDIUM	N900.000 P.A	FEBRUARY -2016
140	DUPLEX	IDEMILI STREET BY PREMIER ROAD, HOU SING ESTATE FEGGE	<b>Floor:</b> MASS CONCRETE/D.P.C/RE-INFORCED CONCRETE/TILED <b>Walls:</b> SANDCRETE BLOCKWALL, PLASTERED AND PAINTED <b>Doors:</b> WOODEN CARVED <b>Windows:</b> ALUMINIUM CASEMENT SLIDING <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> ALUMINIUM LONG SPAN <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> BORE-HOLE WATER WITH OVER-HEAD TANK, FENCED ROUND WITH A GATE AND GATE MAN'S HOUSE	FAIRLY NEW	6 NOS OF BEDROOM (ALL IN SUITE) 2 NOS OF SITTING ROOMS, TOILET BATHROOM AND A KITCHEN	MEDIUM	N837,000.00 P.A	DEC.2015
141	DUPLEX	IDEMILI STREET BY PREMIER ROAD, HOU SING ESTATE	<b>Floor:</b> MASS CONCRETE/D.P.C/RE-INFORCED CONCRETE/TILED <b>Walls:</b> SANDCRETE BLOCKWALL,	FAIRLY NEW	6 NOS OF BEDROOMS (ALL IN SUITE) 2 NOS OF SITTING	MEDIUM	N835,000.00 P.A	Dec-15

		FEGGE	PLASTERED AND PAINTED <b>Doors:</b> WOODEN CARVED <b>Windows:</b> ALUMINIUM CASEMENT SLIDING <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> ALUMINIUM LONG SPAN <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> BORE-HOLE WATER OVER-HEAD TANK, FENCED ROUND WITH A GATE AND A GATE MAN'S HOUSE		ROOMS, TOILET, BEDROOM AND KITCHEN			
142	DUPLEX	IDEMILI STREET BY PREMIER ROAD, HOU SING ESTATE FEGGE	<b>Floor:</b> MASS CONCRETE/D.P.C/RE-INFORCED CONCRETE/TILED <b>Walls:</b> SANDCRETE BLOCKWALL, PLASTERED AND PAINTED <b>Doors:</b> WOODEN CARVED <b>Windows:</b> ALUMINIUM CASEMENT SLIDING <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> ALUMINIUM LONG SPAN <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> BORE-HOLE WATER WITH OVER-HEAD TANK, FENCED ROUND WITH A GATE AND GATE MAN'S HOUSE	FAIRLY NEW	6 NOS OF BEDROOMS, 2 NOS OF SITTING ROOMS, TOILET, BATHROOM AND KITCHEN	MEDIUM	N950,000 P.A	Feb-16
143	DUPLEX	IDEMILI STREET BY PREMIER ROAD, HOU SING ESTATE FEGGE	<b>Floor:</b> MASS CONCRETE/D.P.C/RE-INFORCED CONCRETE/TILED <b>Walls:</b> SANDCRETE BLOCKWALL, PLASTERED AND PAINTED <b>Doors:</b> WOODEN CARVED <b>Windows:</b> ALUMINIUM CASEMENT SLIDING <b>Ceiling:</b> ABSVESTORS <b>Roof:</b> ALUMINIUM SLIDING <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> BORE-HOLE, FENCED	FAIRLY NEW	6 NOS OF BEDROOMS (ALL IN SUITE) 2 NOS OF SITTING ROOMS, TOILET, BEDROOM AND KITCHEN	MEDIUM	N850,000.00 P.A	Jan-16
144	BUNGALOW	NEW PARTS MARKET NKPOR	<b>Floor:</b> MASS CONCRETE <b>Walls:</b> SANDCRETE BLOCKWALL, PLASTERED <b>Doors:</b> METAL DOOR <b>Windows:</b> REINFORCED CONCRETE <b>Roof:</b> MASS CONCRETE <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> BOREHOLE WATER, CONVENIENCE BUILDING, FENCED	OK	24 NOS OF SINGLE SHOPS	HIGH	N204,000 P.A	FEBRUARY, 2015

			ROUND WITH 10 NOS AT GATE					
145	BUNGALOW	NEW PARTS MARKET NKPOR	<b>Floor:</b> MASS CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> METAL DOOR <b>Windows:</b> <b>Ceiling:</b> REINFORCED CONCRETE <b>Roof:</b> <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> BOREHOLE WATER, CONVENIENCE BUILDING, AND FENCED ROUND WITH 10 NOS OF GATE				N192,000 P.A	
146	BUNGALOW	NEW PARTS MARKET NKPOR	<b>Floor:</b> MASS CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL <b>Doors:</b> METAL DOOR <b>Windows:</b> <b>Ceiling:</b> REINFORCED CONCRETE <b>Roof:</b> <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> BOREHOLE WATER, CONVENIENCE BUILDING, AND FENCED ROUND WITH 10 NOS OF GATE	STILL OK	24 NOS OF SINGLE SHOPS	HIGH	N228,000 P.A	APRIL, 2015
147	BUNGALOW	NEW PARTS MARKET NKPOR	<b>Floor:</b> MASS CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL, PLASTERED <b>Doors:</b> METAL DOOR <b>Windows:</b> <b>Ceiling:</b> REINFORCED CONCRETE <b>Roof:</b> <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> BOREHOLE WATER, CONVENIENCE BUILDING, AND FENCED ROUND WITH 10 NOS OF GATE	OK	24 NOS OF SINGLE SHOPS	HIGH	N228,000 P.A	APRIL, 2015
148	BUNGALOW	NEW PARTS MARKET NKPOR	<b>Floor:</b> MASS CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL, PLASTERED <b>Doors:</b> METAL DOOR <b>Windows:</b> <b>Ceiling:</b> REINFORCED CONCRETE <b>Roof:</b> <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> BOREHOLE WATER, CONVENIENCE BUILDING, AND FENCED ROUND WITH 10 NOS OF GATE	STILL OK	24 NOS OF SINGLE SHOPS	HIGH	N192,000 P.A	MARCH, 2016
149	BUNGALOW	NEW PARTS	<b>Floor:</b> MASS CONCRETE	STILL IN USE AND	24 NOS OF SINGLE	HIGH	N192,000 P.A	MARCH, 2016

		MARKET NKPOR	<b>Walls:</b> SANDCRETE BLOCK WALL, PLASTERED <b>Doors:</b> METAL DOOR <b>Windows:</b> <b>Ceiling:</b> REINFORCED CONCRETE <b>Roof:</b> <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> BOREHOLE WATER, CONVENIENCE BUILDING, AND FENCED ROUND WITH 10 NOS OF GATE	OK	SHOPS			
150	BUNGALOW	NEW PARTS MARKET NKPOR	<b>Floor:</b> MASS CONCRETE <b>Walls:</b> SANDCRETE BLOCK WALL, PLASTERED <b>Doors:</b> METAL DOOR <b>Windows:</b> <b>Ceiling:</b> REINFORCED CONCRETE <b>Roof:</b> <b>Paved Area:</b> MASS CONCRETE <b>Others:</b> BOREHOLE WATER, CONVENIENCE BUILDING, AND FENCED ROUND WITH 10 NOS OF GATE	FAILY OK	24 NOS OF SINGLE SHOPS	HIGH	N180,000 P.A	DECEMBER, 2015

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## 2. Nnewi Database

S/N	PROPERTY TYPE	LOCATION	STRUCTURAL DETAILS	CONDITI ON	ACCOMODATI ON / USE	NEIGHBOUR HOOD CHARACTE RISTICS	VALUE	DATE OF TRANSACTION
1.	SHOPS	HYJOES STREET UMUDIM	<b>FLOOR:</b> SCREEDED <b>WALLS:</b> SANDCRETE EMULSION <b>DOORS:</b> CORRUGATED IRON DOOR <b>WINDOWS:</b> <b>CEILING:</b> ABSESTOS <b>ROOF:</b> CORRUGATED IRON SHEET <b>PAVED AREA:</b> <b>OTHERS:</b>	12% DEP	1 UNIT 8 SHOPS	MEDIUM	N1,500 PER MONTH	2015

2.	2 STOREY BUILDING	DULA UCHA STREET OFF UMUISIED O SHOPPING PLAZA OKPUNON-EGBU, NNEWI	<b>FLOOR:</b> TERRAZZO <b>WALLS:</b> SANDCRETE BLOCK WALL WITH EMULSION <b>DOORS:</b> FLUSH PANEL <b>WINDOWS:</b> LOUVER <b>CEILING:</b> ABSESTOS <b>ROOF:</b> ABSESTOS <b>PAVED AREA:</b> NOT PARCED <b>OTHERS:</b> FENCE WITH GATE, NO PRIVATE WATER SUPPLY	67% DEP.	1 UNIT OF 6 NOS 3 BEDROOM FLAT. RESIDENTIAL	HIGH DENSITY	N18,000 P.A	CURRENT
3.	1 STOREY BUILDING	DULA UCHA STREET OKPUNON-EGBU, NNEWI	<b>FLOOR:</b> TILE <b>WALLS:</b> SANDCRETE BLOCK WALL WITH TEXTCOTE EMULSION <b>DOORS:</b> WOODEN PANEL <b>WINDOWS:</b> ALUMINIUM SLIDE <b>CEILING:</b> ABSESTORS <b>ROOF:</b> LONG SPAN ALUMINUINM <b>PAVED AREA:</b> DAMP PROFILE COURSE (DPC) <b>OTHERS:</b> WELL FENCED WITH GATE, PRIVATE BOREHOLE	12% DEP	1 UNIT OF 4 NOS 2 BEDROOM FLAT. RESIDENTIAL	MEDIUM DENSITY	N160,000 P.A	CURRENT
4.	BUNGALOW	NWOKO CRESENT URU COMMUNITY UMIDIM, OFF ROUNDABOUT NNEWI	<b>FLOOR:</b> TILE <b>WALLS:</b> SANDCRETE BLOCK WALL WITH EMULSION <b>DOORS:</b> WOODEN PANEL <b>WINDOWS:</b> LOUVERS <b>CEILING:</b> ABSESTORS <b>ROOF:</b> CLS <b>PAVED AREA:</b> NOT PAVED <b>OTHERS:</b> PRIVATE WALL, WELL FENCED WITH GATE	28% DEP	1 UNIT OF 4 NOS 1 BEDROOM FLAT. RESIDENTIAL	MEDIUM DENSITY	N100,000 P.A	CURRENT
5.	3 STOREY BUILDING	MBANANO NNEWI-ICHI OPPOSITE CHRIST THE KING MINISTRY	<b>FLOOR:</b> NORMAL CEMENTED FLOOR <b>WALLS:</b> CEMENTED WALL <b>DOORS:</b> WOODEN <b>WINDOWS:</b> LOUVERS <b>CEILING:</b> ABSESTORS <b>ROOF:</b> ZINC <b>PAVED AREA:</b> NORMAL FLOOR <b>OTHERS:</b> FENCED WITH GATE	23 YRS	8 BEDROOM FLATS	MEDIUM DENSITY	N25,000,000	2014

6.	2 STOREY BUILDING	INNOSON DRIVE OFF MINISTRY OF WORKS AREA OFFICE UMUDIM, NNEWI	<b>FLOOR:</b> SCREEDED <b>WALLS:</b> SANDCRETE BLOCK WALL WITH EMULSION <b>DOORS:</b> WOODEN PANEL DOORS <b>WINDOWS:</b> ALMACO <b>CEILING:</b> ABSESTORS <b>ROOF:</b> ALUMINIUM <b>PAVED AREA:</b> NOT PAVED <b>OTHERS:</b>	16% DEP.	1 UNIT OF 16 NOS SPACES	HIGH DENSITY	N120,000 P.A	CURRENT
7.	SHOPS (5FT/7FT LONG)	UMUDIM NNEWI G.O.D STREET OFF CHIKASON INDUSTRIES	<b>FLOOR:</b> TERRAZZO <b>WALLS:</b> IEXTCOAT <b>DOORS:</b> IRON DOORS <b>WINDOWS:</b> SINGLE WINDOWS (ALUMINIUM GLASS) <b>CEILING:</b> CONCRETE <b>ROOF:</b> <b>PAVED AREA:</b> BEAR GROUND <b>OTHERS:</b> NOT PAVED, NO PRIVATE BOREHOLE	ABOUT 15 YEARS OLD 45% DEPRECIATION	6 SHOPS	MEDIUM DENSITY	N60,000 P.A	JUL-15
8.	SHOPS	NNEWI CHI, ALONG ONITSHA ROAD	<b>FLOOR:</b> NORMAL CEMENTED FLOOR <b>WALLS:</b> NORMAL CEMENTED WALL <b>DOORS:</b> WOODEN DOORS <b>WINDOWS:</b> LOUVERS <b>CEILING:</b> ABSESTORS <b>ROOF:</b> ZINC <b>PAVED AREA:</b> NORMAL FLOOR <b>OTHERS:</b> 9 CAR PARK SPACE	18 YEARS OLD	20 SHOPS	HIGH DENSITY	N2,500 PER MONTH (N30,000 P.A)	EARLY 2015
9.	SHOPS (BUNGALOW)	ALONG THE AXIS OF OWERRI ROAD NNEWI, TOO UMUDIM NNEWI	<b>FLOOR:</b> CEMENTED <b>WALLS:</b> CEMENTED <b>DOORS:</b> METAL DOOR <b>WINDOWS:</b> METALS FLUSH WINDOWS <b>CEILING:</b> ABSESTORS <b>ROOF:</b> ZINC <b>PAVED AREA:</b> SAND FILLED <b>OTHERS:</b> NOT FENCED AND NO MAIN ENTRANCE	3% DEPRECIATION OF 5 YEARS	8 SHOPS, COMMERCIAL PURPOSE	MEDIUM DENSITY	N200,000 P.A	2014
10.	SHOPS	7 OKPUNO STREET UMUDIM	<b>FLOOR:</b> SCREEDED <b>WALLS:</b> SANDCRETE EMULSION <b>DOORS:</b> CORRUGATED IRON DOOR <b>WINDOWS:</b> <b>CEILING:</b> ABSESTORS <b>ROOF:</b> CORRUGATED IRON SHEET	8 YEARS	1 UNIT 12 SHOPS	MEDIUM DENSITY	N1,500 PER MONTH (N18,000 P.A)	2013

			<b>PAVED AREA:</b> <b>OTHERS:</b>					
11.	LAND	OFF OBIAJULU STREET, UMUANUK A NNOBI ROAD, OTOLO NNEWI	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b>	UNDULA TING	1 PLOT	MEDIUM DENSITY	N3.5 MILLION	CURRENT
12.	LAND	UNACHUK WU STREET, OFF OBI OF URUAGU'S PALACE, NDIOJUKW U URUAGU NNEWI	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b>	SWAMP Y AREA TABLE LAND	1 PLOT	MEDIUM DENSITY	N25,000,000	CURRENT
13.	LAND	UNACHUK WU STREET, OFF IRU- OBI URUAGU, NNEWI.	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b>	TABLE LAND	2 UNITS OF 9 OR SQM PLOT		N28,000,000	CURRENT
14.	LAND	IKEMBA DRIVE OFF EME COURT ROAD UMUDIM, NNEWI	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b>	UNDULA TING	1 UNIT OF PLOT	MEDIUM DENSITY	N12,000,000	CURRENT



15.	LAND	UMANUKA ROAD, OTOLO NNEWI	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b> VIRGIN LAND	TABLE LAND	1 PLOT	MEDIUM	N7,000,000	CURRENT
16.	LAND	UFODIKE AVENUE, 300 METERS OFF EME COURT ROAD, OKPUNO EGBU NNEWI	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b> ECONOMIC TREES AND PLANTS	TABLE LAND	2 PLOTS OF LAND	HIGH DENSITY	N1,000,000	CURRENT
17.	LAND	300 METER OFF INNOSON'S RESIDENCE AT URU COMMUNITY ROAD UMUDIM, NNEWI	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b> NOT FENCED	HIGH LAND	2 PLOTS OF LAND	MEDIUM DENSITY	N25,000,000	CURRENT
18.	LAND	OFF ORNEIME BYPASS, 200 METERS OFF URU COMMUNITY ROAD UMUDIM, NNEWI	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b> DWARF FENCE WITH NNO GATE, GOOD ROAD ACCESS	TABLE LAND	1 PLOT	MEDIUM DENSITY	N35,000,000	RESENTLY
19.	LAND	INNOSON DRIVE , 30 METERS OFF OWERRI ROAD, UMUDIM NNEWI	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b> NOT FENCED, GOOD ACCESS ROAD	TABLE LAND	2 1/2 PLOTS OF LAND	HIGH DENSITY	N30,000,000	CURRENT

20.	LAND	ALONG EDOEZE ROAD OFF BANK ROAD URUAGU, NNEWI	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b>	TABLE LAND	2 1/2 PLOTS OF LAND	HIGH DENSITY	N14,000,000	CURRENT
21.	LAND	UMUANUK A OFF CAPITAL OIL RESIDENCE, OTOLO NNEWI	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b> VIRGIN LAND	TABLE LAND	1 PLOT	MEDIUM	N7,500,000	CURRENT
22.	LAND	BEHIND OBI UMUDIM NYABA OFF SIR ODIMEGWU OJOKWU RD. UMUDIM, NNEWI	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b> CULTIVATED LAND	SLOPY	1 UNIT OF RESIDENTIAL PLOT/ COMMERCIAL PLOT	MEDIUM DENSITY	N4,000,000	CURRENT
23.	LAND	OFF OBI UMUDIM ALONG CADAVE NUR/PRI SCH. RD. NYABA UMUDIM, NNEWI	<b>FLOOR:</b> SCREEDED <b>WALLS:</b> SANDCRETE EMULSION <b>DOORS:</b> CORRUGATED IRON DOOR <b>WINDOWS:</b> <b>CEILING:</b> ABSESTORS <b>ROOF:</b> CORRUGATED IRON SHEET <b>PAVED AREA:</b> <b>OTHERS:</b> CULTIVATED LAND	TABLE LAND OF IRREGULAR PLOT	1 UNIT OF RESIDENTIAL PLOT	MEDIUM DENSITY	N4,500,000	CURRENT
24.	LAND	300 METERS OFF EZENWEGBU STREET, OTOLO NNEWI	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b>	LOW LAND	1 PLOT RESIDENTIAL UNIT	MEDIUM DENSITY	N4,500,000	CURRENT

25.	LAND	ALONG UFODIKE AVENUE, EME COURT ROAD, UMUDIM NNEWI	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b>	TABLE LAND	1 PLOT (COMMERCIAL PLOT)	MEDIUM DENSITY	N10,000,000	2015
26.	LAND	300 METERS OFF INNOSON MOTOR'S RESIDENCE, ALONG URU COMMUNITY ROAD UMUDIM, NNEWI	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b> DWARF BLOCK FENCED WITH BRACES OF 5 ECONOMIC TREES.	TABLE LAND	AN OPEN SPACE OF LAND WITH DWARF FENCE (1 1/2 PLOT) (RESIDENTIAL)	MEDIUM DENSITY	N 7 MILLION	2015
27.	LAND	ALONG OFFORNE ME BYPASS BEHIND OBI'S PALACE, URU COMMUNITY, UMUDIM NNEWI	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b>	HIGH LAND	OPEN SPACE OF VIRGIN LAND (2 PLOTS) (RESIDENTIAL)	MEDIUM DENSITY	N 9 MILLION	2015
28.	LAND	OFF NWAFOR ORIZU RESIDENCE, AMICHI ROAD, OKOFIA OTOLO NNEWI	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b> VIRGIN LAND	TABLE LAND	1 PLOT	MEDIUM DENSITY	N 4.5 MILLION	CURRENT
29.	LAND	OKPUNOR UZODIKE ALONG NEW MARKET ROAD, UMUDIM NNEWI	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b> VIRGIN LAND	TABLE LAND	1 PLOT	MEDIUM DENSITY	N30,000,000	CURRENT

30.	LAND	ABU NNEWI ICHI - BEFORE TRANSFOR MER I NNEWI	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b> VIRGIN LAND	UNDULA TING	1 PLOT	MEDIUM	N10,000,000	CURRENT
31.	LAND	ABUBO OFF ST. PETER'S CATHOLIC CHURCH NNEWI ICHI, NNEWI	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b> VIRGIN LAND	UNDULA TING	1 PLOT	HIGH DENSITY	N8,000,000	CURRENT
32.	LAND	1KM OFF GABROS HOTEL, NYABA UMUDIM, NNEWI	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b>	UNDULA TING	1 1/2 PLOT	MEDIUM	N6,000,000	CURRENT
33.	LAND	1/2KM OFF GABROS HOTEL NYBA, UMUDIM, NNEWI	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b> VIRGIN LAND	SLOPY LAND	1 PLOT	MEDIUM DENSITY	N3,500,000	CURRENT
34.	LAND	OFF GABROS HOTEL 50 METERS OFF IFEANYI UBA STADIUM NYABA UMUDIM, NNEWI	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b> FENCED WITH GATE, MANUEL BOREHOLE INSTALLED	TABLE LAND	3 PLOTS	LOW DENSITY	N10,000,000	CURRENT

35.	LAND	100METERS OFF IFEANYI UBA CRESENT, OTOLO NNEWI.	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b> FARM LAND	TABLE LAND	1 PLOT	MEDIUM	N6 MILLION	2015
36.	LAND	70 METERS OFF BANK ROAD, URUAGU NNEWI	<b>FLOOR:</b> VIRGIN LAND (BEAR LAND) <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> NOT PAVED <b>OTHERS:</b> SURROUND BY COMMERCIAL PROPERTIES, ACCESS ROAD	0% DEPRECIATION	1 PLOT	HIGH DENSITY	N 70 MILLION	CURRENT
37.	LAND	IBETO AVENUE, URUAGU NNEWI	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> NOT PAVED <b>OTHERS:</b> SURROUND BY COMMERCIAL PROPERTIES, ACCESS ROAD	0% DEPRECIATION	1 PLOT VIRGIN LAND	HIGH DENSITY	N85 MILLION	CURRENT
38.	LAND	NNEWI CHI	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b> OPEN SPACE	TABLE LAND WITH ECONOMIC TREES SUCH AS PLANTAIN, PALM TREES AND MANGO TREES	1 PLOT	MEDIUM	N 6MILLION	2016
39.	LAND	NNEWI-CHI. BESIDE ST. THERESA CATHOLIC CHURCH	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b> VIRGIN LAND	UNDULATING IN NATURE	1 PLOT	MEDIUM	4 MILLION	2015

40.	LAND	UMUDIM NNEWI OPPOSITE CENTRAL POLICE STATION	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b> FARM LAND	OLD UNCOM PLETE PROJECT SITED ON THE LAND	1 PLOT	MEDIUM DENSITY	N13,000,000	2013
41.	LAND	UMUDIM NNEWI OPPOSITE TUMMY TUMMY NODLES INDUSTRY	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b> FENCED WITH GATE	SECURE D	1 PLOT	MEDIUM DENSITY	N6 MILLION	2016
42.	LAND	UMUDIM NNEWI 12 POLES OFF TUMMY TUMMY NODLES	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b> VIRGIN LAND		1 PLOT	MEDIUM DENSITY	N 4 MILLION	2015
43.	LAND	UMUDIM NNEWI 300 METERS OFF LA'FLAVO UR BAKERY	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b> OPEN SPACE		1 PLOT	MEDIUM DENSITY	N 6 MILLION	2015
44.	LAND	NWODIKE STREET URU COMMUNI TY UMUDIM OFF ROUND- ABOUT NNEWI	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b>		6 PLOTS	MEDIUM DENSITY	N 4 MILLION	2015

45.	LAND	NWODIKE STREET URU COMMUNITY UMUDIM OFF ROUND-ABOUT NNEWI	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b>	MEDIUM	7 PLOTS	MEDIUM DENSITY	N 12 MILLION	2012
46.	LAND	GOOD SHEPHARD ROAD UMUDIM, OFF FERMA OFFICE NNEWI	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b>		4 PLOTS	MEDIUM	N 2 MILLION	2012
47.	LAND	EKWULU LAYOUT UMUDIM AT THE TAIL END OF THE STREET	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b>		3 PLOTS	MEDIUM	N 3 MILLION	2014
48.	LAND	HYJOES STREET UMUDIM	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b> FENCED WITH GATE	HIGH LAND	1 PLOT	MEDIUM	N2.5 MILLION	
49.	LAND	EZEKWUBU VILLAGE. OTOLO NNEWI, 100 METERS AFTER CHIKASON STAFF QTRS	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b> DWARF FENCE BUILD OF 4FT HEIGHT	SLIGHTLY WATER-LOGGED	LEASED LAND OF 3 PLOTS	HIGH DENSITY	N 7,500,000 P.A	APR-14

50.	LAND	EZEKWUB U VILLAGE. OTOLO NNEWI, 150 METERS OFF PRODIGI BLOCK INDUSTRY	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b> VIRGIN LAND	TABLE LAND	NOT UNUSE / 1 1/2 PLOTS	HIGH DENSITY	N 7.5 MILLION	2016
51.	LAND	BANK ROAD (NNEWI URUAGU)	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> VIRGIN LAND <b>OTHERS:</b> OPEN SPACE (EMPTY LAND)		1 PLOT	HIGH DENSITY	N 70 MILLION	2010
52.	LAND	OLD ONITSHA ROAD ALONG BONAZA HOTEL	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> EMPTY LAND <b>OTHERS:</b> OPEN SPACE		1 PLOT	HIGH DENSITY	N 80 MILLION	2015
53.	LAND	NNEOBI ROAD BESIDE G.O FILLING STATION (NNEWI)	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> VIRGIN LAND <b>OTHERS:</b> OPEN SPACE		1 PLOT	MEDIUM DENSITY	N 4.5 MILLION	2014/2015
54.	LAND	OBIMO OTOLO CLOSE TO IGWE PALACE	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> EMPTY LAND <b>OTHERS:</b> OPEN SPACE		1 PLOT	LOW DENSITY	N 3.5 MILLION	2012



55.	DUPLEX	NNEWI TOWN BEHIND JOYCE SUPERMARKET	<b>FLOOR:</b> TILES <b>WALLS:</b> CEMENTED WALL <b>DOORS:</b> IRON <b>WINDOWS:</b> ALMACO WINDOW <b>CEILING:</b> PVC <b>ROOF:</b> ALUMINIUM <b>PAVED AREA:</b> GERMAN FLOOR <b>OTHERS:</b> FENCED WITH GATE	12 YEARS	6 ROOMS	MEDIUM DENSITY	N 30 MILLION	2014
56.	DUPLEX	NNEWI TOWN OPPOSITE EASTERN MASS PARK	<b>FLOOR:</b> TILES <b>WALLS:</b> TEXTCOAT <b>DOORS:</b> TURKEY DOOR <b>WINDOWS:</b> ALMACO WINDOW <b>CEILING:</b> PVC <b>ROOF:</b> ALUMINIUM <b>PAVED AREA:</b> GERMAN FLOOR <b>OTHERS:</b> FENCED WITH GATE, WITH SECURITY HOUSE AND OUTSIDE SIT OUT IN THE HOUSE	3 YEARS	5 ROOMS	HIGH DENSITY	N 50 MILLION	2015
57.	3 STOREY BUILDING (UMCOMPLETE BUILDING)	NNEWI ROAD CLOSE TO ROUNDABOUT	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b> FENCED WITH GATE	12 YEARS	8 BEDROOM FLATS	MEDIUM	N30,000,000	2015
58.	PLAZA FOR OFFICE	NNEOBI ROAD CLOSE TO SIGNATURE COLLECTION PLAZA	<b>FLOOR:</b> NORMAL CEMENTED FLOOR <b>WALLS:</b> NORMAL CEMENTED FLOOR <b>DOORS:</b> ALMACO (GLASS) <b>WINDOWS:</b> ALMACO WINDOW <b>CEILING:</b> ASBESTOR CLASS <b>ROOF:</b> ZINC <b>PAVED AREA:</b> GERMAN FLOOR <b>OTHERS:</b> OPEN SPACE	20 YEARS	9 ROOMS	MEDIUM	N35 MILLION	2014
59.	LAND	OKPUNOR OTOLO OPPOSITE SALVATION MINISTRY	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> EMPTY LAND <b>OTHERS:</b> OPEN SPACE		1 PLOT	LOW DENSITY	N 5 MILLION	2013

60.	LAND	AKABUKW U TOWARD NEW OBA ROAD	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> EMPTY LAND <b>OTHERS:</b> FENCED WITH GATE		1 PLOT	HIGH DENSITY	N 4 MILLION	2015
61.	LAND	INSIDE EDE ORJI BEHIND MERCY HOSPITAL	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> EMPTY LAND <b>OTHERS:</b> OPEN SPACE		1 PLOT	MEDIUM	N 3.5 MILLION	2012
62.	LAND	AKABUKW U OPPOSITE ST. MARK ANGLICAN CHURCH	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> EMPTY LAND <b>OTHERS:</b> OPEN SPACE		1 PLOT	HIGH DENSITY	N 3.5 MILLION	2014
63.	LAND	ODIDA NNEWICHI CLOSE TO THE JUNCTION	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> EMPTY LAND <b>OTHERS:</b> FENCED WITH GATE		1 PLOT	MEDIUM	N 5 MILLION	2014
64.	LAND	OKIGWE RAOD NEAR PLAZA	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> EMPTY LAND <b>OTHERS:</b> OPEN SPACE		1 PLOT	HIGH DENSITY	N 25 MILLION	2015

65.	LAND	EBELE OGO BEHIND FEDERAL PRISONS	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> EMPTY LAND <b>OTHERS:</b> OPEN SPACE		1 PLOT	HIGH DENSITY	N 3.5 MILLION	2012
66.	LAND	AKABO OTOLO INSIDE	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> EMPTY LAND <b>OTHERS:</b> OPEN SPACE		1 PLOT	MEDIUM	N 3.5 MILLION	2014
67.	3 STOREY BUILDING (UMCOMPL ETE BUILDING)	UKPO ROAD (UMUDIM EZEKAM)	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> NORMAL FLOOR <b>OTHERS:</b> FENCED WITH GATE	3 YEARS	8 BEDROOM FLATS	MEDIUM	N 15 MILLION	2015
68.	LAND	UKPO ROAD (UMUDIM EZEKAM)	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> EMPTY LAND <b>OTHERS:</b> OPEN SPACE		1 PLOT	MEDIUM	N 3.5 MILLION	2015
69.	LAND	INSIDE UMUNNEA LAM TOWARDS NEW ROAD	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> EMPTY LAND <b>OTHERS:</b> OPEN SPACE		1 PLOT	LOW DENSITY	N 1.5 MMILLION	2013

70.	LAND	NGABA UMUDIM CLOSE TO THE ETIABA RESIDENC E	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> EMPTY LAND <b>OTHERS:</b> OPEN SPACE		1 PLOT	MEDIUM	N 4 MILLION	2014
71.	LAND	EGBU OTOLO OPPOSITE MAMA T RESTAURA NT	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> EMPTY LAND <b>OTHERS:</b> OPEN SPACE		1 PLOT	MEDIUM	N 3.5 MILLION	2012
72.	LAND	INSIDE UMUANUK A OTOLO NOT TO CLOSE TO FEDERAL CAPITAL OIL	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> EMPTY LAND <b>OTHERS:</b> OPEN SPACE		1 PLOT	MEDIUM	N 3.5 MILLION	2013
73.	LAND	UMUANUK A BEHIND FEDERAL CAPITAL OIL	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> EMPTY LAND <b>OTHERS:</b> OPEN SPACE		1 PLOT	HIGH DENSITY	N 7.5 MILLION	2014
74.	LAND	MBANAGU OPPOSITE KC FILLING STATION	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> EMPTY LAND <b>OTHERS:</b> OPEN SPACE		1 PLOT	MEDIUM	N 3.5 MILLION	2015

75.	LAND	EME COURT RAOD OPPOSITE THE COURT	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> NORMAL FLOOR <b>OTHERS:</b> OPEN SPACE		1 PLOT	HIGH DENSITY	N 25 MILLION	2006/2007
76.	PLAZA FOR BANK	NNEOBI RAOD CLOSE TO BANK ROAD URUAGU NNEWI	<b>FLOOR:</b> TILES <b>WALLS:</b> TEXTCOAT <b>DOORS:</b> FOREIGN DOORS <b>WINDOWS:</b> FOREIGN WINDOW <b>CEILING:</b> PVC <b>ROOF:</b> ALUMINIUM <b>PAVED AREA:</b> GERMAN FLOOR <b>OTHERS:</b> OPEN SPACE	8 YEARS	12 ROOMS	HIGH DENSITY	N 50 MILLION	2014
77.	LAND	OWERRI ROAD CLOSE TO URU COMMUNI TY GATE NNEWI	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> NORMAL FLOOR <b>OTHERS:</b> OPEN SPACE		1 PLOT	MEDIUM	N 35 MILLION	2007/2008
78.	LAND	NNEOBI RAOD BEFORE THE ROUNDA B OUT	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> EMPTY LAND <b>OTHERS:</b> OPEN SPACE		1 PLOT	MEDIUM	N 35 MILLION	2012/2013
79.	LAND	OLD ONITSHA ROAD NNEWI BEHIND MASTER ENRGY FILLING STATION	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> FARM LAND <b>OTHERS:</b> OPEN SPACE		1 PLOT	HIGH DENSITY	N 50 MILLION	2014

80.	LAND	BANK ROAD (NNEWI URUAGU)	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>VIRGIN LAND</b> <b>OTHERS:</b> OPEN SPACE		2 PLOTS OF LAND	HIGH DENSITY	N 85 MILLION	2008
81.	LAND	AKAMIRI UMUDIM CLOSE TO UNIZIK PERMANENT SITE NNEWI	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>EMPTY LAND</b> <b>OTHERS:</b> OPEN SPACE		1 PLOT	HIGH DENSITY	N 3.5 MILLION	2014
82.	LAND	AKAMIRI UMUDIM CLOSE TO UNIZIK PERMANENT SITE NNEWI	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>EMPTY LAND</b> <b>OTHERS:</b> OPEN SPACE		1 PLOT	HIGH DENSITY	N 4 MILLION	2015
83.	LAND	AKAMIRI UMUDIM CLOSE TO UNIZIK PERMANENT SITE NNEWI	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>EMPTY LAND</b> <b>OTHERS:</b> OPEN SPACE		2 PLOTS OF LAND	HIGH DENSITY	N 8 MILLION	2012
84.	LAND	UMUEZEA GU URUAGU ALONG OLD OBA ROAD	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>EMPTY LAND</b> <b>OTHERS:</b> OPEN SPACE		1 PLOT	HIGH DENSITY	N 3.5 MILLION	2014

85.	LAND	UMUEZEA GU URUAGU ALONG OLD OBA ROAD	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> EMPTY LAND <b>OTHERS:</b> OPEN SPACE		1 PLOT	HIGH DENSITY	N 3 MILLION	2013
86.	LAND	UMUEZEA GU URUAGU ALONG OLD OBA ROAD	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> EMPTY LAND <b>OTHERS:</b> OPEN SPACE		2 PLOTS OF LAND	HIGH DENSITY	N 7 MILLION	2016
87.	LAND	UMUEZEA GU OBA ROAD OPPOSITE BONAZA GUEST HOUSE	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> EMPTY LAND <b>OTHERS:</b> OPEN SPACE		1 PLOT	HIGH DENSITY	N 5 MILLION	2015
88.	LAND	NADIKEZI E BEHIND UCHENNA PLAZA	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> EMPTY LAND <b>OTHERS:</b> OPEN SPACE		1 PLOT	MEDIUM	N 3 MILLION	2014
89.	LAND	NNADIKEZ IE OPPOSITE A.G FILLING STATION	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> EMPTY LAND <b>OTHERS:</b> OPEN SPACE		1 1/2 PLOT	HIGH DENSITY	N 4.5 MILLION	2012

90.	LAND	MBANANO NNEWI- ICHI ALONG OLD ROAD	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> EMPTY LAND <b>OTHERS:</b> OPEN SPACE		1 PLOT	HIGH DENSITY	N 4 MILLION	2014
91.	LAND	MBANANO NNEWI- ICHI ALONG OLD ROAD	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> EMPTY LAND <b>OTHERS:</b> OPEN SPACE		1 1/2 PLOT	HIGH DENSITY	N 7.5 MILLION	2014
92.	3 STOREY BUILDING	MBANANO NNEWI- ICHI BESIDE CHRIST EMBASSY	<b>FLOOR:</b> TILES <b>WALLS:</b> TEXTCOAT <b>DOORS:</b> TURKEY DOOR <b>WINDOWS:</b> ALMACO <b>CEILING:</b> PVC <b>ROOF:</b> ALUMINIUM <b>PAVED AREA:</b> GERMAN FLOOR <b>OTHERS:</b> FENCED WITH GATE	5% DEPRECI ATION	8 BEDROOM FLATS	MEDIUM	N 40 MILLION	2016
93.	LAND	UMUEZEM MA-OBA ROAD ALONG BONIFACE GUEST HOUSE	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> EMPTY LAND <b>OTHERS:</b> OPEN SPACE		1 PLOT	MEDIUM	N 3 MILLION	2015
94.	LAND	OKIGWE ROAD OPPOSITE FELIX FILLING STATION	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> EMPTY LAND <b>OTHERS:</b> OPEN SPACE		1 PLOT	HIGH DENSITY	N 20 MILLION	2014



95.	LAND	NYABA UMUDIM ALONG ETIABA RESIDENC E AREA	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> EMPTY LAND <b>OTHERS:</b> FENCED WITH GATE		1 PLOT	HIGH DENSITY	N 7 MILLION	2015
96.	LAND	OLD ONITSHA ROAD ALONG PETER'S ANGLICAN CHURCH	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> EMPTY LAND <b>OTHERS:</b> OPEN SPACE		1 PLOT	HIGH DENSITY	N 40 MILLION	2011
97.	LAND	OWERRI ROAD TOWARDS URU COMMUNI TY GATE	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> EMPTY LAND <b>OTHERS:</b> OPEN SPACE		1 PLOT	HIGH DENSITY	N 45 MILLION	2009
98.	LAND	OWERRI ROAD OPPOSITE SALVATIO N MINISTRY CHURCH	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> EMPTY LAND <b>OTHERS:</b> FENCED WITH GATE		1 PLOT	HIGH DENSITY	N 50 MILLION	2012
99.	LAND	BANK ROAD TOWARD MAIN MARKET	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> EMPTY LAND <b>OTHERS:</b> OPEN SPACES		1 PLOT	HIGH DENSITY	N 50 MILLION	2007

100	LAND	ODUDA STREET NNEWI-CHI, BEHIND ST. MARK ANGLICAN CHURCH	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b>		6 PLOTS		N 3 MILLION	2011
101	LAND	ODUDA STREET NNEWI-CHI, BEHIND DUTCHMARK HOTELS	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b>		8 PLOTS		N 2 MILLION	2008
102	LAND	OKWOGUM STREET OKPUNO NNEWI-CHI AT THE TAIL END OF THE STREET	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b>			MEDIUM	N 3 MILLION FOR EACH PLOT	2010
103	LAND	OBUBU STREET OKPUNO NNEWI-CHI OFF HIGH TENSION	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b>			LOW DENSITY	N 2 MILLION EACH PLOT	
104	LAND	OBUBU STREET OKPUNO NNEWI-CHI OFF REFUSE DUMP	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b> FARM LAND			MEDIUM	N 3 MILLION EACH PLOT	2012

105	LAND	OBUBU STREET OKPUNO NNEWI-ICHI	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b> USED AS MECHANIC WORKSHOP		3 PLOTS	MEDIUM	N 2 MILLION EACH PLOT	2013
106	LAND	OBIOFIA STREET NNEWI-ICHI	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b> BARE LAND		4 PLOTS	MEDIUM	N 5 MILLION	2014
107	LAND	OBIOFIA STREET NNEWI-ICHI	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b> BARE LANE		6 PLOTS	MEDIUM	N 4 MILLION	2010
108	LAND	OBIOFIA STREET NNEWI-ICHI	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b> FENCED		2 PLOTS OF LAND	MEDIUM	N 6 MILLION	2012
109	LAND	OBIOFIA STREET NNEWI-ICHI, OFF 1ST MAFF STREET	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b>		4 PLOTS	LOW DENSITY	N 2 MILLION EACH PLOT	2011

110	LAND	IZUNDU STREET NNEWI- ICHI, OFF OBUBO STREET	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b>		7 PLOTS		N 4 MILLION	2015
111	LAND	IZUNDU STREET NNEWI- ICHI, OFF OBUBO STREET	<b>FLOOR:</b> <b>WALLS:</b> <b>DOORS:</b> <b>WINDOWS:</b> <b>CEILING:</b> <b>ROOF:</b> <b>PAVED AREA:</b> <b>OTHERS:</b> FENCED WITH GATE		4 PLOTS		N 4 MILLION	2014
112	4 STOREY HOSTEL AT OTOLO NNEWI	CLOSE TO THE MARKET (NKWO NNEWI)	<b>FLOOR:</b> TILES <b>WALLS:</b> CEMENTED <b>DOORS:</b> METAL EXTERIOR & WOODEN <b>WINDOWS:</b> ALMACO <b>CEILING:</b> PVC <b>ROOF:</b> ALUMINIUM <b>PAVED AREA:</b> GERMAN FLOOR <b>OTHERS:</b> STANDING OVER HEAD TANK, ROAD ACCESSIBILITY	1 YEAR OLD	60 ROOMS	HIGH DENSITY	N 80,000 P.A	2015
113	WAY- HOUSE	NNEWI- ICHI BEHIND TRANSFOR MER 1	<b>FLOOR:</b> CEMENTED FLOOR <b>WALLS:</b> CEMENTED WALL <b>DOORS:</b> IRON <b>WINDOWS:</b> NORMAL WINDOW (GLASS) <b>CEILING:</b> <b>ROOF:</b> ZINC <b>PAVED AREA:</b> NORMAL FLOOR (CEMENTED) <b>OTHERS:</b> OPEN SPACE	15 YEARS OLD	1 WAY HOUSE	HIGH DENSITY	N150,000 P.A	2015
114	3 STOREY BUILDING	OGBUFOR ROAD IN URUAGU NNEWI	<b>FLOOR:</b> CEMENTED FLOOR <b>WALLS:</b> CEMENTED WALL <b>DOORS:</b> WOODEN DOOR <b>WINDOWS:</b> ALMACO WINDOW (IT WAS CHANGED IN 2015) <b>CEILING:</b> NORMAL <b>ROOF:</b> ZINC <b>PAVED AREA:</b> NORMAL FLOOR (CEMENTED) <b>OTHERS:</b> FENCED WITH GATE	20 YEARS OLD 14% DEP	8 FLATS	HIGH DENSITY	N 120,000 P.A (N10,000 PER MONTH)	2016

115	BUNGALOW	EZENWEG BU STREET OTOLO NNEWI	<b>FLOOR:</b> SCREEDED <b>WALLS:</b> SANDCRETE BLOCK WALL WITH EMULSION PAINT <b>DOORS:</b> FLUSH PANEL <b>WINDOWS:</b> LOUVERS <b>CEILING:</b> ASBESTORS <b>ROOF:</b> LONG SPAN ALUMINUM ROOF ON TIMBER TISSUE <b>PAVED AREA:</b> NOT PAVED <b>OTHERS:</b> NO PRIVATE WATER SUPPLY, GOOD ACCESS ROAD, DIFFERENT ROOM SIZE	65% DEP	1 UNIT OF 12 NOS SINGLE ROOMS WITH 6 NO TOILET & BATHROOM. RESIDENTIAL	MEDIUM	N62,400 P.A & N38,400 P.A RESPECTIVE LY	CURRENT
116	BUNGALOW	OFF EME COURT ROAD, UMUDIM NNEWI	<b>FLOOR:</b> SCREEDED <b>WALLS:</b> SANDCRETE BLOCK WALL WITH EMULSION PAINT <b>DOORS:</b> FLUSH PANEL <b>WINDOWS:</b> LOUVERS <b>CEILING:</b> ASBESTORS <b>ROOF:</b> CLS <b>PAVED AREA:</b> NOT PAVED <b>OTHERS:</b> NO PRIVATE BOREHOLE, GOOD ACCESS ROAD, WELL FENCED WITH GATE	55% DEP	1 UNIT OF 9 NOS SINGLE ROOMS WITH 3 NOS OF PUBLIC TOILET AND BATROOM. RESIDENTIAL	MEDIUM	N24,000 P.A	CURRENT
117	BUNGALOW	OFF EME COURT ROAD, UMUDIM NNEWI	<b>FLOOR:</b> SCREEDED <b>WALLS:</b> SANDCRETE BLOCK WALL WITH EMULSION PAINT <b>DOORS:</b> METAL CORRIGATED <b>WINDOWS:</b> <b>CEILING:</b> ASBESTORS <b>ROOF:</b> CLS <b>PAVED AREA:</b> NOT PAVED <b>OTHERS:</b>	55% DEP	1 UNIT OF 2 NOS SHOPS	MEDIUM	N30,000 P.A	CURRENT
118	BUNGALOW	EZEODI ROAD URUAGU NNEWI	<b>FLOOR:</b> SCREEDED <b>WALLS:</b> SANDCRETE BLOCK WALL WITH EMULSION PAINT <b>DOORS:</b> METAL CORRIGATED <b>WINDOWS:</b> LOUVERS <b>CEILING:</b> ASBESTORS <b>ROOF:</b> CLS <b>PAVED AREA:</b> NOT PAVED <b>OTHERS:</b> NO PRIVATE WATER SUPPLY, NOT	57% DEP	1 UNIT OF 11 NOS SINGLE ROOM, 5 NOS TOILETS AND BATHROOM. RESIDENTIAL	MEDIUM	N 36,000 P.A	CURRENT

			FENCED, GOOD ACCESS ROAD					
119	BUNGALOW	EZEOGIDI ROAD URUAGU NNEWI	<b>FLOOR:</b> SCREEDED <b>WALLS:</b> SANDCRETE BLOCK WALL WITH EMULSION PAINT <b>DOORS:</b> METAL CORRIGATED <b>WINDOWS:</b> <b>CEILING:</b> ASBESTORS <b>ROOF:</b> CLS ON TIMBER TISSUE <b>PAVED AREA:</b> NOT PAVED <b>OTHERS:</b>	57% DEP	1 UNIT OF 10 NOS SHOPS, COMMERCIAL	MEDIUM	N42,000 P.A	CURRENT
120	BUNGALOW	OBIOFIA STREET NNEWI-ICHI	<b>FLOOR:</b> SCREEDED <b>WALLS:</b> SANDCRETE BLOCK WALL WITH EMULSION PAINT <b>DOORS:</b> FLUSH PANEL <b>WINDOWS:</b> LOUVERS <b>CEILING:</b> ASBESTORS <b>ROOF:</b> ZINC <b>PAVED AREA:</b> NOT PAVED <b>OTHERS:</b> NOT FENCED	8% DEPRECIATION	48 SINGLE ROOMS	MEDIUM	N30,000 P.A	2013
121	3 STOREY BUILDING	IZUNDU STREET NNEWI-ICHI, OFF OBUBO STREET	<b>FLOOR:</b> TILES <b>WALLS:</b> TEXTCOAT <b>DOORS:</b> CORRUGATED IRON SHEETS <b>WINDOWS:</b> ALMACO <b>CEILING:</b> PVC <b>ROOF:</b> ALUMINUM <b>PAVED AREA:</b> MASS CONCRETE <b>OTHERS:</b>	3 % DEP	2 BEDROOM FLATS	MEDIUM	N250,000 P.A	2015
122	4 STOREY BUILDING	IZUNDU STREET NNEWI-ICHI, OFF OBUBO STREET	<b>FLOOR:</b> TILES <b>WALLS:</b> TEXTCOAT <b>DOORS:</b> CORRUGATED IRON SHEETS <b>WINDOWS:</b> ALMACO <b>CEILING:</b> PVC <b>ROOF:</b> ALUMINUM <b>PAVED AREA:</b> MASS CONCRETE <b>OTHERS:</b>	2% DEPRECIATION	3 BEDROOM FLATS	MEDIUM	N250,000 P.A	2014

123	BUNGALOW	IZUNDU STREET NNEWI-ICHI, OFF OBUBO STREET	<b>FLOOR:</b> TILES <b>WALLS:</b> SANDCRETE BLOCK WITH EMULSION PAINT <b>DOORS:</b> FLUSH PANEL <b>WINDOWS:</b> LOUVERS <b>CEILING:</b> ALUMINIUM <b>ROOF:</b> ALUMINIUM <b>PAVED AREA:</b> MASS CONCRETE <b>OTHERS:</b>	3% DEPRECI ATION	78 SINGLE ROOMS	MEDIUM	N24,000 P.A	2013
124	2 STOREY BUILDING	IZUNDU STREET NNEWI- ICHI, OFF OBUBO STREET	<b>FLOOR:</b> TILES <b>WALLS:</b> TEXTCOAT <b>DOORS:</b> CORRUGATED IRON SHEET <b>WINDOWS:</b> ALMACO <b>CEILING:</b> PVC <b>ROOF:</b> ALUMINIUM <b>PAVED AREA:</b> MASS CONCRETE <b>OTHERS:</b>	3% DEPRECI ATION	2 BEDROOM FLATS	MEDIUM	N200,000 P.A	2012
125	2 STOREY BUILDING	IZUNDU STREET NNEWI- ICHI, OFF OBUBO STREET	<b>FLOOR:</b> SCREEDED <b>WALLS:</b> SANDCRETE BLOCK WALL WITH EMULSION PAINT <b>DOORS:</b> FLUSH PANEL <b>WINDOWS:</b> ALMACO <b>CEILING:</b> PVC <b>ROOF:</b> ALUMINIUM <b>PAVED AREA:</b> MASS CONCRETE <b>OTHERS:</b>	5% DEPRECI ATION	2 BEDROOM FLATS	MEDIUM	N200,000 P.A	2014
126	DUPLEX	IZUNDU STREET NNEWI- ICHI, OFF OBUBO STREET	<b>FLOOR:</b> TILES <b>WALLS:</b> TEXTCOAT <b>DOORS:</b> CORRUGATED IRON DOORS <b>WINDOWS:</b> ALMACO <b>CEILING:</b> POP <b>ROOF:</b> ALUMINIUM <b>PAVED AREA:</b> INTERLOCKS <b>OTHERS:</b> FENCED WITH GATE	4% DEPRECI ATION	4 ROOM UP AND 3 ROOMS DOWN	MEDIUM	N550,000 P.A	2013
127	BUNGALOW	OBIOFIA STREET NNEWI- ICHI	<b>FLOOR:</b> SCREEDED <b>WALLS:</b> SANDCRETE BLOCK <b>DOORS:</b> FLUSH PANEL <b>WINDOWS:</b> LOUVERS <b>CEILING:</b> ASBESTORS <b>ROOF:</b> ZINC <b>PAVED AREA:</b> MASS CONCRETE <b>OTHERS:</b> FENCED WITH SMALL GATE, DOPPED WELL WATER SUPPLY	8% DEPRECI ATION	24 SINGLES ROOMS	MEDIUM	N240,000 P.A	2012

128	BUNGALOW	OBIOFIA STREET NNEWI- ICHI	<b>FLOOR:</b> SCREEDED <b>WALLS:</b> SANDCRETE BLOCK <b>DOORS:</b> FLUSH PANEL <b>WINDOWS:</b> LOUVERS <b>CEILING:</b> ASBESTORS <b>ROOF:</b> ZINC <b>PAVED AREA:</b> MASS CONCRETE <b>OTHERS:</b>	6% DEPRECI ATION	108 SINGLE ROOMS	MEDIUM	N180,000 P.A	2013
129	4 STOREY BUILDING	OBIOFIA STREET NNEWI- ICHI	<b>FLOOR:</b> TILES <b>WALLS:</b> TEXTCOAT <b>DOORS:</b> CORRUGATED IRON DOOR <b>WINDOWS:</b> ALMACO <b>CEILING:</b> PVC <b>ROOF:</b> METROTILE <b>PAVED AREA:</b> MASS CONCRETE <b>OTHERS:</b>	1% DEPRECI ATION	3 BEDROOM FLAT	MEDIUM	N250,000 P.A	2015
130	2 STOREY BUILDING	OBIOFIA STREET NNEWI- ICHI	<b>FLOOR:</b> TILES <b>WALLS:</b> TEXTCOAT <b>DOORS:</b> CORRUGATED IRON DOOR <b>WINDOWS:</b> ALMACO <b>CEILING:</b> PVC <b>ROOF:</b> ALUMINIUM <b>PAVED AREA:</b> MASS CONCRETE <b>OTHERS:</b> FENCED WITH GATE	3% DEPRECI ATION	3 BEDROOM FLAT	MEDIUM	N200,000 P.A	2013
131	3 STOREY BUILDING	OBIOFIA STREET NNEWI- ICHI	<b>FLOOR:</b> TILES <b>WALLS:</b> SANDCRETE BLOCK WALL WITH EMULSION PAINT <b>DOORS:</b> FLUSH PANEL <b>WINDOWS:</b> ALMACO <b>CEILING:</b> PVC <b>ROOF:</b> CORRUGATED IRON SHEET <b>PAVED AREA:</b> MASS CONCRETE <b>OTHERS:</b>	2% DEPRECI ATION	2 BEDROOM FLAT	MEDIUM	N200,000 P.A	2014
132	2 STOREY BUILDING	OBIOFIA STREET NNEWI- ICHI	<b>FLOOR:</b> TILES <b>WALLS:</b> TEXTCOAT <b>DOORS:</b> CORRUGATED IRON DOOR <b>WINDOWS:</b> ALMACO <b>CEILING:</b> PVC <b>ROOF:</b> METROTILE <b>PAVED AREA:</b> MASS CONCRETE <b>OTHERS:</b> SECURITY LIGHT AND FENCED WITH GATE	9% DEPRECI ATION	115 ROOM SELF CONTAINED	MEDIUM	N150,000 P.A	2013



133	DUPLEX	O BIOFIA STREET NNEWI- ICHI	<b>FLOOR:</b> TILES <b>WALLS:</b> TEXTCOAT <b>DOORS:</b> CORRUGATED IRON DOOR <b>WINDOWS:</b> ALMACO <b>CEILING:</b> POP <b>ROOF:</b> METROTILE <b>PAVED AREA:</b> MASS CONCRETE <b>OTHERS:</b> SECURITY POST AT THE AND FENCED WITH GAINT GATE	2% DEPRECI ATION	5 ROOMS UP AND 3 ROOMS DOWN	MEDIUM	N600,000 P.A	2015
134	SHOPS	O BIOFIA STREET NNEWI- ICHI, OFF ONITSHA OLD ROAD	<b>FLOOR:</b> SCREEDED <b>WALLS:</b> SANDCRETE BLOCK WALL WITH EMULSION PAINT <b>DOORS:</b> CORRUGATED IRON DOOR <b>WINDOWS:</b> ALMACO <b>CEILING:</b> PVC <b>ROOF:</b> ALUMINIUM <b>PAVED AREA:</b> MASS CONCRETE <b>OTHERS:</b>	2% DEPRECI ATION	28 SHOPS	MEDIUM	N48,000 P.A	2015
135	2 STOREY BUILDING	O BIOFIA STREET NNEWI- ICHI	<b>FLOOR:</b> SCREEDED <b>WALLS:</b> SANDCRETE <b>DOORS:</b> FLUSH PANEL <b>WINDOWS:</b> ALMACO <b>CEILING:</b> PVC <b>ROOF:</b> ALUMINIUM <b>PAVED AREA:</b> MASS CONCRETE <b>OTHERS:</b>	2% DEPRECI ATION	2 BEDROOM FLAT	MEDIUM	N180,000 P.A	2013
136	DUPLEX	O BIOFIA STREET NNEWI- ICHI	<b>FLOOR:</b> TILES <b>WALLS:</b> TEXTCOTE <b>DOORS:</b> CORRUGATED IRON DOOR <b>WINDOWS:</b> ALMACO <b>CEILING:</b> POP <b>ROOF:</b> ALUMINIUM <b>PAVED AREA:</b> INTERLOCKS <b>OTHERS:</b> PROPERLY FENCED	2% DEPRECI ATION	2 ROOMS DOWN, 4 ROOMS UP STAIRS	MEDIUM	N450,000 P.A	2012
137	SHOP	OBUBU STREET OKPUNO NNEWI- ICHI, OPPOSITE MECHANIC WORKSHO P	<b>FLOOR:</b> SCREEDED <b>WALLS:</b> SANDCRETE BLOCK WALL WITH EMULSION PAINT <b>DOORS:</b> METAL DOOR <b>WINDOWS:</b> LOUVER <b>CEILING:</b> <b>ROOF:</b> ZINC <b>PAVED AREA:</b> <b>OTHERS:</b>	4% DEPRECI ATION	6 SHOPS	MEDIUM	N18,000 P.A	2013

138	1 STOREY BUILDING	OBUBU STREET OKPUNO NNEWI-ICHI	<b>FLOOR:</b> TILED <b>WALLS:</b> TEXTCOTE <b>DOORS:</b> FLUSH DOOR <b>WINDOWS:</b> ALMACO <b>CEILING:</b> PVC <b>ROOF:</b> ALUMINIUM <b>PAVED AREA:</b> MASS CONCRETE <b>OTHERS:</b> FENCED WITH GATE, LARGE COMPOUND	2% DEPRECIATION	128 ROOM SELF CONTIANED	MEDIUM	N100,000 P.A	2014
139	BUNGALOW	OBUBU STREET OKPUNO NNEWI-ICHI	<b>FLOOR:</b> SCREEDED <b>WALLS:</b> SANDCRETE BLOCK WALL WITH EMULSION PAINT <b>DOORS:</b> FLUSH DOOR <b>WINDOWS:</b> LOUVERS <b>CEILING:</b> ASBESTORS <b>ROOF:</b> ALUMINIUM <b>PAVED AREA:</b> MASS CONCRETE <b>OTHERS:</b> NOT FENCED	3% DEPRECIATION	100 ROOMS, SINGLE ROOMS	MEDIUM	N240,000 P.A	2013
140	2 STOREY BUILDING	OBUBU STREET OKPUNO NNEWI-ICHI	<b>FLOOR:</b> TILES <b>WALLS:</b> TEXTCOTE <b>DOORS:</b> CORRUGATED IRON DOOR <b>WINDOWS:</b> ALMACO <b>CEILING:</b> PVC <b>ROOF:</b> ALUMINIUM <b>PAVED AREA:</b> MASS CONCRETE <b>OTHERS:</b> FENCED WITH GATE	3% DEPRECIATION	78 ROOMS SELF CONTAINED	MEDIUM	N80,000 P.A	2013
141	DUPLEX	IZUNDU STREET NNEWI-ICHI	<b>FLOOR:</b> TILES <b>WALLS:</b> TEXTCOTE <b>DOORS:</b> CORRUGATED IRON DOOR <b>WINDOWS:</b> ALMACO <b>CEILING:</b> POP <b>ROOF:</b> ALUMINIUM <b>PAVED AREA:</b> INTERLOCK <b>OTHERS:</b> FENCED WITH GATE	2% DEPRECIATION	3 ROOM UP STAIRS AND 2 ROOMS DOWN WITH SEPERATE KITCHEN	MEDIUM	N500,000 P.A	2012
142	3 STOREY BUILDING	OBUBU STREET OKPUNO NNEWI-ICHI, BEHIND OUR LADY OF GRACE CHAPEL	<b>FLOOR:</b> TILES <b>WALLS:</b> TEXTCOTE <b>DOORS:</b> CORRUGATED IRON DOOR <b>WINDOWS:</b> ALMACO <b>CEILING:</b> PVC <b>ROOF:</b> ALUMINIUM <b>PAVED AREA:</b> MASS CONCRETE <b>OTHERS:</b> FENCED WITH GATE AND BARBLE WIRE SITTING ON THE FENCE	2% DEPRECIATION	2 BEDROOM FLAT	MEDIUM	N180,000 P.A	2014

143	DUPLEX	OBUBU STREET OKPUNO NNEWI- ICHI	<b>FLOOR:</b> TILES <b>WALLS:</b> TEXTCOTE <b>DOORS:</b> CORRUGATED IRON DOOR <b>WINDOWS:</b> ALMACO <b>CEILING:</b> POP <b>ROOF:</b> ALUMINIUM <b>PAVED AREA:</b> INTERLOCK <b>OTHERS:</b> STANDING OVER-HEAD TANK, SECURITY HOUSE AT THE GATE	2% DEPRECI ATION	3 ROOM DOWN AND 4 ROOMS UP	HIGH DENSITY	N600,000 P.A	2013
144	2 STOREY BUILDING	OBUBU STREET OKPUNO NNEWI- ICHI	<b>FLOOR:</b> TILES <b>WALLS:</b> TEXTCOTE <b>DOORS:</b> CORRUGATED IRON DOOR <b>WINDOWS:</b> ALMACO <b>CEILING:</b> PVC <b>ROOF:</b> ALUMINIUM <b>PAVED AREA:</b> MASS CONCRETE <b>OTHERS:</b> FENCED WITH GATE	3% DEPRECI ATION	2 BEDROOM FLAT	MEDIUM	N180,000 P.A	2012
145	3 STOREY BUILDING	OBUBU STREET OKPUNO NNEWI- ICHI	<b>FLOOR:</b> TILES <b>WALLS:</b> TEXTCOTE <b>DOORS:</b> FLUSH DOORS <b>WINDOWS:</b> ALMACO <b>CEILING:</b> PVC <b>ROOF:</b> ALUMINIUM <b>PAVED AREA:</b> MASS CONCRETE <b>OTHERS:</b>	2% DEPRECI ATION	2 BEDROOM FLAT	MEDIUM	N180,000 P.A	2013
146	1 STOREY BUILDING	OBUBU STREET OKPUNO NNEWI- ICHI	<b>FLOOR:</b> SCREEDED <b>WALLS:</b> SANDCRETE BLOCK WALL WITH EMULSION PAINT <b>DOORS:</b> FLUSH <b>WINDOWS:</b> ALMACO <b>CEILING:</b> PVC <b>ROOF:</b> ALUMINIUM <b>PAVED AREA:</b> MASS CONCRETE <b>OTHERS:</b> FENCED WITH GATE	3% DEPRECI ATION	2 BEDROOM FLAT	MEDIUM	N120,000 P.A	2012
147	DUPLEX	OKWOGU M STREET OKPUNO NNEWI- ICHI	<b>FLOOR:</b> TILES <b>WALLS:</b> TEXTCOTE <b>DOORS:</b> CORRUGATED IRON DOOR (TURKEY) <b>WINDOWS:</b> ALMACO <b>CEILING:</b> PVC <b>ROOF:</b> ALUMINIUM <b>PAVED AREA:</b> INTERLOCK <b>OTHERS:</b> OVERHEAD TANK, STREET LIGHT ARROUND THE HOUSE	3% DEPRECI ATION	4 ROOMS DOWN AND 5 ROOMS UP	MEDIUM	N400,000 P.A	2011

148	3 STOREY BUILDING	ODUDA STREET NNEWI-ICHI, IMMEDIATELY OFF THE MAJOR ROAD	<b>FLOOR:</b> TILES <b>WALLS:</b> SANDCRETE BLOCK WITH EMUSION PAINT <b>DOORS:</b> CORRUGATED IRON SHEETS <b>WINDOWS:</b> ALMACO <b>CEILING:</b> PVC <b>ROOF:</b> ALUMINIUM <b>PAVED AREA:</b> MASS CONCRETE <b>OTHERS:</b>	5% DEPRECIATION	45 ROOM SELF CONTAINED APARTMENT	MEDIUM	N130,000 P.A	2014
149	DUPLEX	ODUDA STREET NNEWI-ICHI, OPPOSITE ST. MARK ANGLICAN CHURCH	<b>FLOOR:</b> TILES <b>WALLS:</b> TEXTCOTE <b>DOORS:</b> CORRUGATED IRON SHEET <b>WINDOWS:</b> ALMACO <b>CEILING:</b> POP <b>ROOF:</b> METROTILES <b>PAVED AREA:</b> INTERLOCK <b>OTHERS:</b>	2% DEPRECIATION	6 ROOMS UP AND 3 ROOMS DOWN	MEDIUM	N1 MILLION P.A	2015
150	DUPLEX	ODUDA STREET NNEWI-ICHI, 10 METERS OFF THE MECHANIC WORKSHOP	<b>FLOOR:</b> TILES <b>WALLS:</b> TEXTCOTE <b>DOORS:</b> CORRUGATED IRON SHEET <b>WINDOWS:</b> ALMACO <b>CEILING:</b> METROTILES <b>ROOF:</b> ALUMINIUM <b>PAVED AREA:</b> INTERLOCK <b>OTHERS:</b> SECURITY POST, STREET LIGHT ROUND THE HOUSE	4% DEPRECIATION	4 ROOM UP AND 2 ROOMS DOWN	MEDIUM	N700,000 P.A	2013

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