



NOW SELLING PHASE 1, ALONG THE ROAD 44 OF 64 PLOTS LEFT

Doctor's Residence Estate

Atuma-Iga, Oshimili North LGA, Delta State
Land you can stand on, with papers in your own name.

464

SQM PER PLOT

N4.5M

ALL DOCUMENTS IN

N500k

STARTS YOUR PLAN

44

PLOTS LEFT

Everybody says they will buy land. **Most never do.**

Not because they cannot afford it. Because they are afraid.

Afraid of the story everybody already knows. Somebody paid. Somebody sent money to a number a friend vouched for. There was a receipt, then a photograph, then excuses, then silence.

Or the land was real and the papers were not, and they found out four years later with a house already standing on it.

So it gets postponed. Next year. When things settle. When I can go and see it myself.

Meanwhile the land does not wait.

Somebody else buys the plot you were thinking about. They clear it, they build on it, and in time they hand it to their children. It is theirs for good, and the decision you kept postponing was made for you by somebody who moved first.

This pack is for the person who is tired of postponing.

It does not ask you to trust us.

It shows you what we can prove, tells you plainly what is still outstanding, and hands you the means to check both without our help. Read it with a suspicious mind. That is what it was written for.

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THE PLOT

464 square metres, with your name on the paper.

Here is what each number on the flyer actually means once you are standing on the land.

464 sqm, not 450

Room for the house you actually want, a boys' quarters behind it, and a compound wide enough for children to play in. Most estates around Atuma-Iga sell 450. You are getting more ground for less money.

Documentation included in the price

No second invoice arriving after you have already paid for the land. What you are quoted is what you pay, and the papers come with it.

Thirteen minutes from Summit Junction

Close enough to drive out on a Saturday morning, stand on your own ground, and be back in Asaba before noon. Far enough out that the land is still priced sensibly.

33KVA transformer already installed

You are not starting in darkness or budgeting for a generator before you have laid a single block.

Four hundred and sixty-four square metres of Delta State, in your name.

That is the whole offer. Everything else in this pack is us proving it.

DOCUMENTATION RECORD

This is the page most companies hope you skim.

Read it slowly. Everything confirmed is marked confirmed. Everything outstanding is marked outstanding, in a different colour, because you deserve to know before you pay and not after.

REGISTRATION	RC 8324784	REGISTERED
DEED OF ASSIGNMENT	Issued on allocation	CONFIRMED
SURVEY PLAN	Registered, per plot	CONFIRMED
C OF O	Estate-wide	IN VIEW
INTERNAL ROAD	Delta State Ministry of Works	BUILDING
STREET LIGHTING	Commissioned by NDDC	IN PROGRESS
POWER	33KVA transformer on site	INSTALLED
AVAILABILITY	44 of 64 plots left	SELLING

What “C of O in view” means for you. The estate-wide Certificate of Occupancy is being processed and has not been issued. What you hold in the meantime is a Deed of Assignment and a registered survey plan in your own name, both real and both registered. Any company that tells you a C of O is finished when it is not has already told you what kind of company it is.

Nothing on this page is hidden from you.

Take it to your lawyer. Take it to your surveyor. We would rather you did.

PROOF YOU CAN PHOTOGRAPH

The road to your gate is a government contract.



Not a developer's promise on a brochure. The Delta State Ministry of Works, Rural and Riverine Roads, with RCT Nigeria Ltd as contractor.

The board stands at Atuma-Iga. Photograph it yourself on inspection day and take the picture home.

Why this matters more than anything we could write. You do not have to believe a word of this document to believe that signboard. It is the difference between a promise and a fact, and you can verify it without speaking to us at all.

Ask any estate to show you something a government agency has committed to in writing. Most cannot. That single question will tell you more than an hour of conversation.

A government does not put up a board for land that is in dispute.

Which is, in the end, the quietest reassurance in this entire document.

AGAINST THE NEIGHBOURS

Buy here instead of next door and you keep three million naira.

That is not a promo we invented for a flyer. It is the gap between our price and what the estate down the same road is asking for a smaller plot with the same class of title.

Doctor's Residence, CPAL 464 SQM DEED + SURVEY N4.5M		N9,700
Another estate at Atuma-Iga 450 SQM DEED + SURVEY N7.5M		N16,700
An Oshimili North estate 464 SQM FULL C OF O N12.5M		N26,900
Cubana Millennium City 560 SQM FULL C OF O N80M	OFF SCALE	N142,900

PER SQUARE METRE

Three million naira is not an abstraction. It is your fence and your gate. It is a year of school fees. It is the foundation you would otherwise be waiting another two years to afford. Buying here does not just cost less, it moves your build forward.

Search "Atuma-Iga land" and compare us yourself.

We are not asking you to take our word for the cheapest number in this pack.

THE HONEST PART

Why we are cheaper, said plainly.

We are new. We are building a name in Asaba, and we would rather you tell three people about us than pay us an extra two million.

There is a second reason, and we are not going to hide it from you.

Our estate-wide C of O is still in view, and our internal infrastructure is not built yet. Estates that already hold a full C of O reasonably charge more than we do. You are buying earlier, at a lower price, with more still outstanding. That is the trade. We would rather put it in front of you than let you find it out later.

WHAT THE ₦4.5M ALREADY COVERS

Deed of Assignment	INCLUDED
Registered survey plan	INCLUDED
Plot demarcation and beacons	INCLUDED
A second bill for papers later	NONE

Same road. Bigger plot. Three million less.

GO AND CHECK IT YOURSELF, THEN COME AND WALK THE LAND.

HOW YOU CAN START

Start with N500,000. Finish at your own pace.

You do not need four and a half million naira sitting in an account today. You need five hundred thousand and a decision.

No fixed monthly instalment

Pay what you can, when it comes. If your income arrives in irregular amounts, and for most people it does, you are not tied to a debit date that ignores how you actually earn.

Six months to clear the balance

Long enough to be realistic, short enough that the plot is genuinely yours rather than reserved indefinitely while somebody else waits behind you.

You can walk away and get most of it back

If you change your mind, your payment is refunded less a 20 percent administrative fee. Allow three weeks. You are not trapped by a deposit.

The plot stops being an idea the day you pay the first N500,000.

Everything after that is just finishing what you started.

THE TERMS IN FULL

Including the one that costs you money.

OUTRIGHT	N4,500,000
MINIMUM DEPOSIT	N500,000
MONTHLY SCHEDULE	None. Pay as you can.
DEADLINE	Six months
PAST SIX MONTHS	5% of price, per month
WITHDRAWAL	Full payment less 20%
REFUND TIME	Three weeks

What the late penalty really costs. Five percent of N4,500,000 is N225,000 for every month you run past the six-month deadline. That is a serious number and we have put it in large type instead of small print. If six months looks tight for your situation, tell us before you pay the deposit, not after.

Every line above appears in the agreement you sign before any money moves. Read it. Ask about anything that is not clear. A question costs you nothing today and could save you a great deal later.

We put the penalty on its own page rather than in a footnote.

Companies that bury this clause are relying on you not finding it. We are relying on you clearing the balance.

— STANDING THERE TODAY

Finished, and not finished.

Most estate marketing shows you a rendering of a gate house that does not exist. We keep the two lists apart, because you are going to find out either way.

ON SITE NOW

POWER

33KVA transformer

LIGHTING

NDDC commissioned

INTERNAL ROAD

State, under construction

ACCESS

Graded into the estate

PLANNED, NOT BUILT

GATE HOUSE

Planned

SECURITY

Planned

PIPE-BORNE WATER

Planned

SPORTS FACILITY

Planned

When something on the right is finished, it moves to the left, and this page changes. Nothing gets quietly promoted before it is real.

You will never be surprised by this estate.

What is built is on the left. What is coming is on the right. That is the whole system.

FACTS, NOT FORECASTS

Asaba moved. This is where it moved to.

The Second Niger Bridge is finished

A 1.63km crossing built between 2018 and 2023 at a cost of N336 billion, with 46.9km of link roads joining Asaba to Onitsha. When it opened, the federal works minister noted publicly that property values on both sides had risen sharply. That is a matter of record.

Your access road is a live state contract

Delta State Ministry of Works, Rural and Riverine Roads. The board is on site and photographed in this pack.

Other developers came here first

Atuma-Iga now carries several estates from different companies. Independent developers do not commit money to the same village by coincidence. You are not being asked to bet on an area nobody else believes in.

We will not quote you a return, a percentage, or a projected value. Nobody can honestly promise those, and the companies that do are the ones you read about later. We point at what already exists and let you decide what it is worth.

THE SEQUENCE

Four steps. Payment is never the first one.

You can stop at any point before step three and nothing has happened. That is deliberate.

01 **Inspect the land**

Monday, Thursday or Saturday. If you are abroad or upcountry, we walk the plot on a live video call and you direct the camera. Ask for the beacon. Ask to see the transformer. Record the call. We would prefer that you did.

02 **Confirm the plot and the terms**

You choose the plot and the payment route, and we put it in writing before any money moves. Send the documents to your own lawyer or surveyor first. Take your time.

03 **Pay the corporate account**

Chuks Properties Academy Limited only. Never an individual. Never a representative. Never a realtor, however well you know them.

04 **Receive your documentation**

Deed of Assignment and registered survey plan on allocation, in your name. Then it is yours, and it stays yours.

PROTECT YOURSELF

The scam that catches good people.

It is almost never a fake estate. It is a real estate, a real plot, and a fake account number forwarded in a WhatsApp status or a group chat.

The buyer pays. The money is gone. The company never received a naira and cannot help.

So here is our rule, and it protects you from us as much as from anybody else. CPAL account details are confirmed to you directly by our office, on a recorded call or in writing. If anyone sends you account details any other way, stop and call 0806 789 8622 first. This applies even if the person sending it is a CPAL realtor you know and like.

WHAT YOU RECEIVE, AND WHEN

ON SIGNING	Written terms, in your name
ON ALLOCATION	Deed and registered survey plan
ON REQUEST	Beacons shown to you on site
IN PROGRESS	C of O status, whenever you ask

One phone call is all it takes to never be that story.

Call 0806 789 8622 and confirm before you send anything to anybody.

LEADERSHIP

Dr Chukwuma Agba

FOUNDER AND CHAIRMAN THE PROPERTY DOCTOR



A decade in Nigerian real estate. He founded CPAL on one argument, the one running through this whole document: that the way to sell Nigerian land is to make every claim checkable before anybody is asked to pay.

Author of Doctor Sales Formula. He read physics at the Federal University of Technology, Owerri, hails from Ideato South in Imo State, and is a family man with three children.

He does not hide behind the company. If anything in this pack turns out to be wrong, you have a name, a face, and an office address in Asaba you can walk into. That is not true of most companies selling land in this market, and it is the whole point.

A name you can hold responsible is worth more than a slogan.

Emegoz Plaza, beside Ezenei Junction, Asaba. The door is a real door.

ON THE RECORD

Delta State Television, not a paid advert.



Dr Agba on Morning Ride,
Delta Broadcasting Service.

Go and look for the broadcast
yourself rather than taking our
word for it.

Watch the estate before you visit it.

Four films from Atuma-Iga: the launch of Doctor's Residence, prayers on launch morning, the development going up around the site, and how clients are received on inspection day.

Ask your CPAL representative to send the links, or find them at cpalgroup.com.

Then come and stand on it.

A video is useful. Your own two feet on your own plot settles it.

— INSPECTION

**The land is there.
The road is being built.
Your name is the
only thing missing.**

Inspections run Mondays, Thursdays and Saturdays. Drive out, or send whoever you trust. If you are outside Nigeria we schedule a live video walk around your time zone.

INSPECTIONS	Mon, Thu, Sat
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VIRTUAL	Live video, your time zone
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PHONE & WHATSAPP	0806 789 8622
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SECOND LINE	0902 931 2069
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EMAIL	info@cpalgroup.com
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WEBSITE	cpalgroup.com
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OFFICE	Emegoz Plaza, Ezenei Junction, Asaba
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YOUR CPAL REPRESENTATIVE

NAME	PHONE
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Book an inspection: 0806 789 8622

LAND IS SOLD AS OWNERSHIP. CPAL DOES NOT OFFER INVESTMENT RETURNS.
CORRECT AS AT AUGUST 2026. CONFIRM CURRENT DETAILS WITH THE OFFICE.