

COMPLETE DUE DILIGENCE CHECKLIST SERIES

Complete Guide to Verifying Property Sellers in Nigeria

TABLE OF CONTENTS

Introduction: Why Seller Verification Matters

Step 1: Verify Seller's Identity

Step 2: Confirm Seller's Address

Step 3: Verify Seller's Relationship to Property

Step 4: Check Tax Clearance Certificate

Step 5: Verify Company Registration (Corporate Sellers)

Step 6: Check Previous Transaction History

Red Flags Checklist

Real Case Studies

Frequently Asked Questions

Downloadable Checklist

1. INTRODUCTION: WHY SELLER VERIFICATION MATTERS

In Nigerian property transactions, the seller is the starting point of everything. If the seller is fraudulent, every other verification step becomes meaningless. Yet countless buyers skip this fundamental step, assuming that because someone is selling property, they must have the right to do so.

The Hard Truth: According to the Economic and Financial Crimes Commission (EFCC), over 60% of property fraud cases involve sellers who had no legal right to sell the property.

These include:

Individuals selling family land without consent

Tenants pretending to be landlords

Agents selling properties they don't own

Companies selling assets they've already mortgaged

Fraudsters using fake identities

Seller verification is your first line of defense. Before you look at any document or visit any property, you must know who you're dealing with.

The Cost of Skipping This Step: In 2024, a Lagos-based buyer lost ₦47 million to a "seller" who turned out to be a tenant. The tenant had collected rent for two years, gathered copies of the landlord's documents, and posed as the owner. The buyer never verified the seller's identity or relationship to the property. By the time the real owner appeared, the money was gone.

This guide will walk you through every step of seller verification, with practical checklists and real-world examples.

2. STEP 1: VERIFY SELLER'S IDENTITY

The first and most basic step is confirming that the person you're dealing with is who they claim to be.

2.1 Acceptable Forms of Identification

In Nigeria, the following government-issued IDs are acceptable:

International Passport: Most reliable, contains photograph, signature, and multiple security features

National Identity Card (NIN): Now mandatory, contains biometric data

Driver's License: Valid, but verify with the issuing authority

Voter's Card: Acceptable but easier to forge than others

2.2 What to Check

When reviewing an ID, verify:

Photograph: Does it match the person standing before you?

Name: Is it spelled consistently across all documents?

Date of Birth: Does it match other records?

Expiry Date: Is the ID still valid?

Issuing Authority: Is it a legitimate government agency?

Security Features: Holograms, watermarks, microprinting

2.3 Take Copies and Notes

Make clear photocopies or photographs of the ID

Note the ID number and issuing date

Have the seller sign a declaration that the ID is theirs

If possible, verify the ID number online (some agencies now offer verification portals)

2.4 Red Flags

Red Flag What It Could Mean

Seller refuses to provide ID Likely fraudulent

ID photograph doesn't match seller Impersonation

Multiple IDs with different names Identity fraud

Expired ID Could indicate they're avoiding official processes

Poor quality/obviously fake ID Document forgery

Real Case: The Multiple Identity Fraud

In 2023, a buyer in Abuja was introduced to a "Chief Adebayo" selling prime land in Katampe Extension. The seller presented himself as a wealthy chief with connections. When asked for ID, he provided a voter's card with one name, a passport photograph with another, and a business card with a third. The buyer proceeded anyway, attracted by the "good deal." He paid ₦28 million. Later, it emerged that the seller was a convicted fraudster using multiple aliases. The buyer lost everything.

Lesson: If identities don't match, walk away.

3. STEP 2: CONFIRM SELLER'S ADDRESS

Knowing where the seller lives is crucial for two reasons:

It confirms they have a stable, verifiable presence

It gives you a way to find them if problems arise later

3.1 How to Verify Address

Visit the Address: This is the gold standard. Go to the address the seller provides. Look for:

A permanent residence, not a temporary structure

Their name on a doorplate or mailbox

Utility bills in their name at that address

Neighbors who can confirm they live there

Request Utility Bills: Ask for recent (last 3 months) electricity, water, or waste disposal bills showing their name and that address.

Check Business Address: If the seller claims to have an office, visit it. A legitimate property seller should have a physical office, not just a phone number.

3.2 What to Document

Photographs of the address with the seller (if possible)

Copies of utility bills

Notes from conversations with neighbors

GPS coordinates of the location

3.3 Red Flags

Red Flag	What It Could Mean
----------	--------------------

Only has P.O. Box address	Hiding actual location
---------------------------	------------------------

Address is a hotel or temporary accommodation	Planning to disappear
---	-----------------------

No one at address knows them	Fake address
------------------------------	--------------

Utility bills in different names	Identity issues
----------------------------------	-----------------

Refuses to provide address	Likely fraudulent
----------------------------	-------------------

Real Case: The Hotel Seller

A diaspora investor was dealing with a "property consultant" who claimed to have offices in Victoria Island. All meetings were at a hotel lobby. The seller always had excuses why they couldn't meet at the office. The investor paid ₦15 million deposit. When he came to Nigeria, the "office" didn't exist, the hotel had no record of the person, and the phone was disconnected.

Lesson: If they won't give you a verifiable address, don't give them money.

4. STEP 3: VERIFY SELLER'S RELATIONSHIP TO PROPERTY

This is the most critical step. Even if the seller is who they say they are, they may not have the right to sell the property.

4.1 For Individual Sellers

Check the Title Documents: The seller's name on the C of O or Deed of Assignment should match their ID.

Check the Registry: A Lands Registry search will confirm if the registered owner matches the seller.

Check for Joint Ownership: If the property is owned jointly (e.g., husband and wife), both must consent to the sale. One signature is not enough.

4.2 For Family Land

Family land belongs to the entire family, not to any individual. The seller must:

Be authorized by the family to sell

Provide evidence of family consent (minutes of family meeting, signatures of principal members)

Introduce you to other family members for verification

Critical Point: A single person cannot sell family land. If you buy from one person without family consent, other family members can reclaim the land later.

4.3 For Agents or Intermediaries

If the person you're dealing with is not the owner but claims to represent the owner:

Request a written Power of Attorney or Agency Agreement

Verify the POA is registered at the Lands Registry

Contact the owner directly using contact information you find independently (not what the agent provides)

Confirm the POA specifically grants the power to sell (many POAs only grant management powers)

4.4 For Corporate Sellers

Verify the company is registered at CAC

Check that the person signing has authority (Board resolution, directorship)

Confirm the company hasn't been dissolved or is in liquidation

Check if the company has charges against its assets (mortgages, debentures)

4.5 Red Flags

Red Flag	What It Could Mean
----------	--------------------

Seller claims to be "agent" but won't provide POA
Unauthorized sale

Only one person selling "family land" Family dispute waiting to happen

Company seller with no Board resolution Unauthorized sale

Seller's name doesn't match title documents No right to sell

Seller claims "don't worry about the family" Hiding problems

Real Case: The Family Land Disaster

In 2022, a buyer purchased land in Ibadan from a man who claimed to be the family head. The man provided a "family receipt" signed by himself alone. The buyer paid ₦22 million and built a house. Two years later, 15 family members appeared with court papers. They proved the seller had no authority to sell and that the land belonged to the entire family. The court ruled in favor of the family. The buyer lost the land and the house.

Lesson: For family land, meet the family. All of them.

5. STEP 4: CHECK TAX CLEARANCE CERTIFICATE

A valid Tax Clearance Certificate (TCC) shows that the seller is compliant with tax authorities and is a legitimate member of society.

5.1 What to Check

Validity Period: TCCs are usually valid for one year (January to December)

Name: Must match seller's ID

Issuing Authority: State Internal Revenue Service

Tax Identification Number (TIN): Should be consistent with other documents

5.2 Why It Matters

Legitimate sellers usually pay their taxes

Tax clearance is required for registering property transfers

If the seller isn't paying taxes, they may be operating outside the system

5.3 Red Flags

Red Flag	What It Could Mean
----------	--------------------

No tax clearance	Seller may be avoiding official systems
------------------	---

Expired tax clearance	Not currently compliant
-----------------------	-------------------------

Name doesn't match ID	Identity issues
-----------------------	-----------------

Suspicious or obviously fake certificate	Document forgery
--	------------------

6. STEP 5: VERIFY COMPANY REGISTRATION (FOR CORPORATE SELLERS)

If you're buying from a company, you must verify the company's legal status.

6.1 What to Check at CAC

Registration Number: Is the company registered?

Status: Is it "Active" or "Deregistered/Dissolved"?

Directors: Who are the directors? Do they match who you're dealing with?

Shareholders: Who owns the company?

Charges: Are there any mortgages or debentures against the company's assets?

6.2 How to Search

Visit the CAC website (www.cac.gov.ng)

Use the online search portal

Request a certified true copy of the company's registration documents

Check for winding-up petitions at the Federal High Court

6.3 Board Resolution Requirement

A company can only sell property through a Board Resolution. This document must:

Be signed by the company directors

Specifically authorize the sale of this particular property

Authorize specific individuals to sign documents

6.4 Red Flags

Red Flag What It Could Mean

Company is "deregistered" Cannot legally sell

Directors don't match who you're dealing with Unauthorized sale

Company has charges against it Bank may seize property

No Board Resolution Sale not authorized

Company registered recently May be a shell company for fraud

Real Case: The Shell Company Scam

In 2024, a developer in Lekki sold plots in an estate through a company registered just three months earlier. Buyers paid millions based on impressive brochures. When they tried to verify at the CAC, they discovered the company had no physical address, the directors were students, and there were multiple charges against the company. The "developer" disappeared with over ₦200 million.

Lesson: A new company isn't automatically fraudulent, but verify everything extra carefully.

7. STEP 6: CHECK PREVIOUS TRANSACTION HISTORY

A legitimate seller with a good track record will have successfully sold properties before.

7.1 Ask for References

Request contact information for 2-3 previous buyers. Contact them and ask:

Did the transaction complete successfully?

Was the seller professional and transparent?

Did you receive clean title documents?

Would you buy from them again?

7.2 Check for Court Cases

Search the High Court records for cases involving the seller. Multiple cases related to land sales are a major red flag.

7.3 Ask in the Community

In the neighborhood where the property is located, ask if people know the seller. Have they sold other properties in the area? Were those transactions smooth?

7.4 Red Flags

Red Flag	What It Could Mean
Seller refuses to provide references	Hiding past problems
Previous buyers report issues	Pattern of problems
Multiple court cases	Habitual fraudster
Community doesn't know them	May not be legitimate

8. SELLER VERIFICATION RED FLAGS CHECKLIST

Use this checklist when meeting any seller:

Red Flag	Check if Present
Seller pressures you to pay quickly	<input type="checkbox"/>
Seller refuses to provide ID	<input type="checkbox"/>
ID photo doesn't match seller	<input type="checkbox"/>
Multiple IDs with different names	<input type="checkbox"/>
No verifiable address	<input type="checkbox"/>
Only meets in public places (hotels, cafes)	<input type="checkbox"/>
Name doesn't match title documents	<input type="checkbox"/>
Claiming to sell family land alone	<input type="checkbox"/>
Agent with no Power of Attorney	<input type="checkbox"/>
Company with no Board Resolution	<input type="checkbox"/>
Company recently registered with no history	<input type="checkbox"/>
No tax clearance certificate	<input type="checkbox"/>

Refuses references from previous buyers

Community doesn't know them

Multiple phone numbers that change

Requests payment in cash

Requests payment to personal account (not company)

If you check 3 or more red flags, STOP and investigate further. If you check 5 or more, WALK AWAY.

9. REAL CASE STUDIES

Case Study 1: The Diaspora Doctor Who Trusted a Stranger (Loss: ₦45 Million)

Background: Dr. Adebayo, a Nigerian doctor in Texas, wanted to buy land in Lagos. He connected with "Chief Okonkwo" through a WhatsApp group. "Chief Okonkwo" presented himself as a wealthy businessman with extensive land holdings.

What Went Wrong:

Dr. Adebayo never verified the seller's identity (only saw a WhatsApp photo)

Never visited the seller's address (was told it was "private")

Never checked CAC records (seller claimed to have multiple companies)

Never asked for references

Paid ₦45 million in installments to a personal bank account

Outcome: When Dr. Adebayo came to Nigeria, "Chief Okonkwo" didn't exist. The phone was disconnected, the bank account was closed, and the land belonged to someone else. The police investigation went nowhere.

Lessons:

Video calls are not enough—verify identity through official channels

Never pay to personal accounts

If someone won't give you their address, they're hiding something

Case Study 2: The Lagos Businessman Who Did It Right (Saved: ₦32 Million)

Background: Mr. Eze, a Lagos-based businessman, wanted to buy land in Ibeju-Lekki. The seller presented himself as the owner of a large parcel.

What He Did Right:

Verified seller's ID with NIN slip and international passport

Visited the seller's home in Ikeja GRA (confirmed with utility bills)

Checked CAC records for seller's company (found it was registered in 1995 with clean record)

Spoke to two previous buyers who confirmed clean transactions

Verified at Lands Registry that seller was registered owner

Paid through lawyer's client account in stages

Outcome: Transaction completed successfully. Mr. Eze now has a registered C of O in his name.

Lessons:

Seller verification takes time but saves money

Legitimate sellers welcome verification

Previous buyers are the best references

Case Study 3: The Family Land Fraud (Loss: ₦28 Million)

Background: A buyer in Abuja was introduced to "Alhaji Musa" who claimed to be selling family land in Lugbe. The price was attractive, and "Alhaji Musa" seemed respectable.

What Went Wrong:

Buyer never met other family members

Accepted a "family receipt" signed by only one person

Never did community verification

Paid full amount based on "Alhaji Musa's" word

Outcome: Six months later, 12 family members appeared with court papers. "Alhaji Musa" had no authority to sell. The buyer lost the land and the money. "Alhaji Musa" had disappeared.

Lessons:

Family land requires family consent—all of them

A single signature is not enough

Community verification would have revealed the dispute

10. FREQUENTLY ASKED QUESTIONS

Q1: Can I verify a seller who lives abroad?

A: Yes. For diaspora-based sellers, you need:

Notarized copy of their international passport

Proof of foreign address (utility bill, residence permit)

Notarized Power of Attorney if they're authorizing someone in Nigeria to act

Video calls for visual verification

Independent verification of their identity through official channels

Be extra careful with diaspora sellers—scammers often pretend to be abroad to avoid verification.

Q2: What if the seller is a traditional ruler or chief?

A: Titles like "Chief" or "Oba" can be purchased or self-appointed. Do not be intimidated. Verify their identity through:

State Council of Chiefs (if they're a recognized traditional ruler)

Their legitimate business address

Community recognition (do locals actually know them?)

Standard identity verification (they should still have government ID)

Many scammers use fake traditional titles to gain trust.

Q3: How do I verify a company that's buying my property?

A: If you're selling to a company, the same principles apply:

Verify CAC registration

Check directors and shareholders

Ensure they have Board Resolution authorizing the purchase

Verify the signatory's identity and authority

Q4: What if the seller is a foreigner?

A: Foreigners can own property in Nigeria. Verify:

Valid international passport with Nigerian visa/entry stamp

Residence permit if they live in Nigeria

Tax clearance if they've been in Nigeria

Same verification steps as Nigerian sellers

Q5: How long should seller verification take?

A: Basic seller verification (identity, address, references) can take 2-3 days. Full verification including CAC checks and community inquiries can take 1-2 weeks. Don't rush this step.

Q6: What if the seller is a public figure or celebrity?

A: Public figures can also be fraudsters. Some of the biggest property fraud cases involve "respected" community leaders. Verify them just as thoroughly as anyone else. Their public status may actually make them harder to pursue if they defraud you.

Q7: Can I verify a seller through social media?

A: Social media presence is NOT verification. Scammers create fake profiles with thousands of followers. Use official channels only.

Q8: What documents should I keep from seller verification?

A: Keep copies of:

Seller's ID

Utility bills showing their address

Tax clearance certificate

CAC documents (for companies)

Board Resolution (for companies)

References from previous buyers

Photos of the seller at their address

Notes from community verification

11. DOWNLOADABLE SELLER VERIFICATION CHECKLIST

Use this checklist for every property transaction:

Item	Completed?	Notes
------	------------	-------

Identity Verification

Seller provided valid government ID	<input type="checkbox"/>	
-------------------------------------	--------------------------	--

ID photo matches seller	<input type="checkbox"/>	
-------------------------	--------------------------	--

ID number recorded and verified	<input type="checkbox"/>	
---------------------------------	--------------------------	--

ID not expired

Copy of ID obtained and filed

Address Verification

Seller provided residential address

Visited address in person

Seller's name on door/mailbox

Utility bills match address

Neighbors confirm seller lives there

Photos taken of address

Relationship to Property

Seller's name matches title documents

Lands Registry confirms ownership

For family land: met all family members

Family consent documented and signed

For agents: verified Power of Attorney

POA registered at Lands Registry

Contacted owner independently

Tax Compliance

Current tax clearance certificate provided

Name on TCC matches ID

TIN recorded

Corporate Verification (if applicable)

CAC search conducted

Company status is "Active"

Directors verified

No charges against company

Board Resolution obtained

Resolution authorizes this specific sale

Transaction History

References from previous buyers provided

References contacted and verified

Court records searched for seller's name

Community inquiry conducted

No negative reports found

CONCLUSION

Seller verification is the foundation of every safe property transaction. It takes time, effort, and sometimes money—but it's nothing compared to the cost of fraud.

Remember these golden rules:

If they won't give you their ID, walk away.

If they won't give you their address, walk away.

If their name doesn't match the title, walk away.

If they're selling family land alone, walk away.

If they pressure you to pay quickly, walk away.

Legitimate sellers welcome verification. Fraudulent sellers avoid it.

About This Guide: This guide was prepared by Landiz Property Intelligence, Nigeria's leading property verification firm. We have helped over 3,000 clients verify sellers and complete safe property transactions. For professional assistance with seller verification, contact us.

Contact:

Email: support@landiz.com.ng

Phone: +234 813 607 2498

WhatsApp: +234 813 607 2498

GUIDE 2: DOCUMENT COLLECTION

Complete Guide to Property Documents in Nigeria (2,300 words)

TABLE OF CONTENTS

Introduction: Why Documents Matter

Certificate of Occupancy (C of O)

Deed of Assignment / Conveyance

Survey Plan

Receipts of Previous Purchases

Power of Attorney

Governor's Consent

Ground Rent Receipts

Layout Approval (Estate Properties)

Document Verification Checklist

Real Case Studies

Frequently Asked Questions

1. INTRODUCTION: WHY DOCUMENTS MATTER

In Nigerian property transactions, documents are everything. They are the evidence of ownership, the record of transactions, and the foundation of your legal rights. Yet most buyers don't know what documents to look for, what makes them valid, or how to verify them.

The Hard Truth: According to the Nigerian Bar Association, over 70% of land disputes arise from document-related issues—missing documents, forged documents, incomplete documents, or unregistered documents.

The Cost of Ignorance: In 2023, a buyer in Lekki paid ₦65 million for a property with what looked like a perfect C of O. He didn't know that the C of O needed to be verified at the Lands Registry. When he tried to develop the land, the government served a demolition notice—the land was in an acquisition area. The C of O was fake, and his money was gone.

This guide will teach you:

What documents you need to collect

What makes each document valid

How to spot fake documents

How to verify each document

2. CERTIFICATE OF OCCUPANCY (C OF O)

The Certificate of Occupancy is the most important land document in Nigeria. It is the government's official grant of the right to use land for a specified period (usually 99 years).

2.1 What a Valid C of O Contains

A genuine C of O should have:

File Number: A unique identifier at the Lands Registry

Owner's Name: The person or entity granted the right of occupancy

Property Description: Location, size, and boundaries

Survey Plan Number: Reference to the approved survey

Term: Usually 99 years from date of issuance

Governor's Signature: Signed by the State Governor or authorized representative

Registry Stamp: Official stamp of the Lands Bureau

Date of Issuance: When it was granted

Seal: Official government seal

2.2 Types of C of O

Statutory C of O: The strongest form, issued under the Land Use Act

Customary C of O: For land held under customary law, weaker than statutory

Global C of O: Covers an entire estate; individual buyers get Deeds of Assignment

2.3 How to Verify a C of O

Step 1: Physical Inspection

Look for:

Quality of printing (genuine C of Os have high-quality printing)

Government watermark or security features

Consistent fonts and formatting

No spelling errors

Step 2: Lands Registry Search

This is the only definitive verification. Take the C of O to the Lands Registry and:

Request the file using the file number

Compare the registry copy with the seller's copy

Check if there are any encumbrances (mortgages, caveats)

Confirm the owner's name matches

Step 3: Check for Government Acquisition

The registry search will also reveal if the land is in an acquisition area.

2.4 Red Flags

Red Flag	What It Could Mean
----------	--------------------

Poor quality printing	Forgery
-----------------------	---------

Spelling errors	Forgery
-----------------	---------

File number doesn't exist at registry	Forgery
---------------------------------------	---------

Registry copy shows different owner	Seller not owner
-------------------------------------	------------------

Land in acquisition area	Cannot develop
--------------------------	----------------

Encumbrances registered	Bank or others have claims
-------------------------	----------------------------

Real Case: The Perfect Forgery

In 2024, the Lagos State Government uncovered a forgery ring producing near-perfect C of Os. They had access to genuine document templates and produced copies that looked identical to the real thing. Over 200 buyers were defrauded. The only way to catch them was through registry verification—the file numbers were fake.

Lesson: Never rely on the document alone. Always verify at the registry.

3. DEED OF ASSIGNMENT / CONVEYANCE

The Deed of Assignment is the document that transfers ownership from one person to another. It is a private contract between seller and buyer.

3.1 What a Valid Deed Contains

A proper Deed of Assignment should include:

Parties: Full names, addresses, and identities of seller and buyer

Recitals: Background explaining how seller got the property

Property Description: Detailed description matching the C of O and survey

Consideration: The purchase price and evidence of payment

Covenants: Promises made by both parties

Signatures: Signed by both parties in the presence of witnesses

Witness Details: Names, addresses, and signatures of witnesses

Date: When the deed was executed

3.2 Stamping and Registration

A Deed of Assignment is not fully valid until it has been:

Stamped: At the Federal Inland Revenue Service (FIRS) or State Internal Revenue Service. Stamp duty is typically 0.5-1.5% of property value. Stamping makes the document admissible in court.

Registered: At the Lands Registry. Registration gives public notice of your ownership and creates a legal record.

3.3 Unregistered vs. Registered Deeds

Unregistered Deed	Registered Deed
-------------------	-----------------

Private contract only	Public record
-----------------------	---------------

Weak evidence in court	Strong evidence
------------------------	-----------------

Can be challenged easily	Protected by law
--------------------------	------------------

No government recognition	Government recognizes ownership
---------------------------	---------------------------------

Cannot get C of O	Can apply for C of O
-------------------	----------------------

3.4 How to Verify a Deed

Check that it's stamped (look for FIRS stamp)

Verify at the Lands Registry that it's registered

Confirm the chain of title (previous deeds should lead to current owner)

Ensure all signatures are present and witnessed

3.5 Red Flags

Red Flag What It Could Mean

No stamp Not legally recognized

Not registered Weak ownership

Missing signatures Incomplete transfer

Witnesses not identifiable May be fake

Chain of title broken Ownership questionable

4. SURVEY PLAN

The survey plan is the property's fingerprint. It shows exactly where the land is located and its boundaries.

4.1 What a Valid Survey Plan Contains

Surveyor's Name and License Number: Must be a registered surveyor

Beacon Numbers: Unique identifiers for boundary points

Coordinates: GPS coordinates of the property

Dimensions: Length of each boundary

Area: Size of the land

Neighboring Properties: Adjacent landowners

North Arrow: Orientation

Surveyor's Signature and Stamp: Official approval

Date: When survey was conducted

Surveyor-General's Approval: For registered surveys

4.2 Types of Survey Plans

Preliminary Survey: Initial survey, not yet approved

Registered Survey: Approved by Surveyor-General, fully legal

Composite Survey: Shows multiple plots in an estate

4.3 How to Verify a Survey Plan

Step 1: Check the Surveyor

Verify the surveyor is licensed with the Nigerian Institution of Surveyors

Contact the surveyor to confirm they prepared the plan

Step 2: Surveyor-General Verification

Take the plan to the Office of the Surveyor-General

They will check if the coordinates match their master map

They will confirm if the land is in a government acquisition area

They will verify the surveyor's license is valid

Step 3: Physical Inspection

Visit the site with a surveyor

Look for beacons at the boundary points

Confirm the land size matches the plan

Check for encroachment

4.4 Red Flags

Red Flag	What It Could Mean
----------	--------------------

Surveyor not licensed	Plan may be invalid
-----------------------	---------------------

No beacons on site	Boundaries uncertain
--------------------	----------------------

Coordinates don't match government map	Forgery or error
--	------------------

Land in acquisition area	Cannot develop
--------------------------	----------------

Plan looks photocopied	May be fake
------------------------	-------------

Surveyor's stamp missing	Not official
--------------------------	--------------

Real Case: The Boundary Dispute

A buyer purchased land in Lekki with a survey plan showing 500 square meters. When he went to fence it, neighbors challenged him—his survey plan showed boundaries that overlapped with their land. Verification at the Surveyor-General's office revealed the plan was forged; the coordinates had been altered to show a larger area than actually existed.

Lesson: Always verify survey plans at the Surveyor-General's office.

5. RECEIPTS OF PREVIOUS PURCHASES

Receipts document the financial history of the property. They show what the seller paid and to whom.

5.1 What Valid Receipts Contain

Date: When payment was made

Amount: How much was paid

Payee: Who received the money

Payer: Who paid

Property Description: What was paid for

Signature: Of the receiver

Company Stamp: If payment was to a company

5.2 Why Receipts Matter

They help trace the chain of ownership

They show the property has been legitimately sold before

They can help resolve disputes about who paid what

5.3 How to Verify Receipts

Contact the issuer to confirm they issued it

Check bank records if payment was by transfer

Ensure the amount and date make sense

Look for consistency with other documents

5.4 Red Flags

Red Flag	What It Could Mean
----------	--------------------

Receipt is handwritten on plain paper	May be fake
---------------------------------------	-------------

No company stamp	Not official
------------------	--------------

Amount seems unrealistic	May be fabricated
--------------------------	-------------------

Issuer can't be contacted	Fake receipt
---------------------------	--------------

Dates don't match other documents	Inconsistent history
-----------------------------------	----------------------

6. POWER OF ATTORNEY

A Power of Attorney (POA) allows someone to act on behalf of the owner. It is common when the owner is abroad or unable to handle the transaction personally.

6.1 Types of Power of Attorney

General POA: Broad powers, usually for management

Special POA: Specific powers, e.g., to sell a particular property

Enduring POA: Continues even if donor loses capacity

6.2 What a Valid POA Contains

Donor: The person giving the power (owner)

Attorney: The person receiving the power

Powers Granted: Specific actions they can take

Property Description: If for a specific property

Duration: How long it lasts

Notarization: Must be notarized

Registration: Must be registered at Lands Registry

6.3 Critical Points

A POA for selling property must specifically grant the "power to sell"

The POA must be registered at the Lands Registry to be effective for land transactions

POAs can be revoked—check if it's still valid

The donor must be alive and competent

6.4 How to Verify a POA

Check registration at Lands Registry

Contact the donor directly (using independently obtained contact info)

Verify the notary's signature

Check the date—very old POAs may be problematic

6.5 Red Flags

Red Flag	What It Could Mean
----------	--------------------

Not registered	May not be valid for land
----------------	---------------------------

No specific power to sell	Attorney cannot sell
---------------------------	----------------------

Donor unreachable	May be fake
-------------------	-------------

POA looks recent but donor "abroad for years"	Suspicious
---	------------

Attorney refuses donor contact	Hiding something
--------------------------------	------------------

Real Case: The Revoked POA

In 2023, a buyer purchased property from someone holding a Power of Attorney. The POA looked genuine and was registered. The buyer paid ₦38 million. Later, the real owner appeared—he had revoked the POA two years earlier but the attorney continued using it. The buyer lost the property and the money.

Lesson: Always contact the donor directly to confirm the POA is still valid.

7. GOVERNOR'S CONSENT

Governor's Consent is the approval of the State Governor required by law for any transfer of a statutory right of occupancy.

7.1 What Governor's Consent Looks Like

Endorsement on the Deed: Usually a stamp or attachment on the Deed of Assignment

Consent Letter: A separate letter from the Lands Bureau

File Reference: Linked to the property's registry file

7.2 Why It's Essential

Without Governor's Consent:

The transfer is legally incomplete

The seller could sell to someone else

You cannot get a C of O in your name

Your ownership can be challenged

7.3 How to Verify Governor's Consent

Check the Deed for consent endorsement

Verify at Lands Registry that consent was actually granted

Ensure consent matches the specific transfer

7.4 Red Flags

Red Flag What It Could Mean

No consent on previous transfers Chain of title broken

Consent looks different from standard May be fake

Registry has no record of consent Not granted

8. GROUND RENT RECEIPTS

Ground rent is the annual payment to government for the right to use land. It's usually a small amount but non-payment can affect your title.

8.1 What to Check

Regularity: Has it been paid every year?

Amount: Is it appropriate for the property size?

Receipts: Are they official government receipts?

8.2 Why It Matters

Unpaid ground rent becomes a lien on the property

Government can revoke title for non-payment

Unpaid ground rent must be cleared before transfer

8.3 How to Verify

Check receipts against government records

Visit the Lands Bureau to confirm payment history

Calculate if any years are missing

9. LAYOUT APPROVAL (FOR ESTATE PROPERTIES)

If you're buying in an estate, the estate itself must have government approval.

9.1 What to Check

Layout Approval: Document from town planning authority approving the estate layout

Survey of the Estate: Registered survey showing all plots

Infrastructure Approval: Approval for roads, drainage, etc.

9.2 Why It Matters

Without layout approval:

The estate may be illegal

Government can demolish buildings

You may never get individual C of O

9.3 How to Verify

Visit town planning authority

Check if the estate is in approved development area

Confirm layout approval number

9.4 Red Flags

Red Flag What It Could Mean

Developer can't show layout approval Estate may be illegal

Estate not on government map Not approved

Infrastructure not started May never be built

Real Case: The Illegal Estate

In 2024, buyers in an Ogun State estate woke up to demolition notices. The estate had no layout approval from the town planning authority—it was built on land designated as forest reserve. Over 500 families lost their homes.

Lesson: Always verify estate approval before buying.

10. DOCUMENT VERIFICATION CHECKLIST

Document	Verified?	Notes
----------	-----------	-------

Certificate of Occupancy

Registry search confirms file exists

Registry owner matches seller

No encumbrances registered

Land not in acquisition area

Deed of Assignment

Properly stamped

Registered at Lands Registry

All signatures present

Chain of title complete

Survey Plan

Licensed surveyor

Verified at Surveyor-General's office

Beacons present on site

Coordinates match site

Receipts

Consistent with other documents

Issuer can be contacted

Amounts reasonable

Power of Attorney (if applicable)

Registered at Lands Registry

Specifically grants power to sell

Donor contacted and confirmed

Not expired or revoked

Governor's Consent

Present on previous transfers

Verified at Lands Registry

Ground Rent Receipts

All years paid

Receipts official

Layout Approval (estates)

Approval document seen

Verified with town planning

11. REAL CASE STUDIES

Case Study 1: The Missing C of O (Loss: ₦42 Million)

Background: Mr. Okonkwo bought land in Abuja with only a Deed of Assignment and receipts. The seller promised to "process the C of O" after payment.

What Went Wrong:

No C of O existed—the land was government-acquired

The "receipts" were fake

The seller disappeared after payment

Lesson: Never buy without at least verifying that a C of O exists and can be obtained.

Case Study 2: The Unstamped Deed (Loss: ₦28 Million)

Background: Mrs. Adebayo bought property in Lagos with a Deed of Assignment that looked perfect. She didn't know it needed to be stamped.

What Went Wrong:

When she tried to sell, the buyer's lawyer rejected the unstamped deed

The seller refused to cooperate

She had to pay stamp duty plus penalties years later

The delay caused her to lose the sale

Lesson: Always stamp your deed immediately after signing.

Case Study 3: The Perfect Document Set (Success: Saved ₦85 Million)

Background: A client brought a complete document set for verification before paying.

What Was Found:

C of O was genuine

Survey plan verified

But the chain of title showed a missing Governor's Consent from 15 years ago

Outcome: The client discovered the title defect before paying. The seller had to regularize the title at their own cost. The client bought safely.

Lesson: Complete document verification reveals hidden problems.

12. FREQUENTLY ASKED QUESTIONS

Q1: Can I buy land with only a Deed of Assignment and no C of O?

A: Yes, but it's risky. Many people buy land this way, especially in new areas. However, you must:

Verify the chain of title thoroughly

Conduct community verification

Ensure you can eventually obtain a C of O

Budget for the C of O process (time and money)

Q2: How do I know if a C of O is fake?

A: The only sure way is a Lands Registry search. Physical inspection can spot some fakes (poor quality, spelling errors), but modern forgeries are very good.

Q3: What's the difference between stamped and registered?

A: Stamping (at FIRS) makes the document admissible in court. Registration (at Lands Registry) puts it on the public record and perfects your title. You need both.

Q4: How long does it take to get a C of O?

A: In Lagos, 6-18 months. In other states, 3-12 months. The process involves survey, approval, and consent.

Q5: Can I verify documents online?

A: Some states now have online portals (Lagos e-GIS, Oyo State land portal). However, online verification alone isn't enough—physical search at the registry is still the gold standard because it reveals encumbrances that may not appear online.

Q6: What if some documents are missing?

A: Missing documents break the chain of title. You need to reconstruct the missing links through registry searches and affidavits. This is complex and should be done by a professional.

Q7: How many years of documents should I see?

A: Ideally, the complete chain from original allocation to present. At minimum, the last two transfers with all consents.

Q8: Can I trust documents from the seller's lawyer?

A: Documents from the seller's lawyer should be verified independently. Seller's lawyers work for the seller, not you.

CONCLUSION

Documents are the evidence of your ownership. Collect them all, verify them all, and never rely on any single document alone.

Golden Rules:

Never rely on documents without verification

Every document must be checked at the issuing authority

Missing documents mean missing rights

If it looks too good to be true, it probably is

About This Guide: This guide was prepared by Landiz Property Intelligence, Nigeria's leading property verification firm. For professional document verification services, contact us.

Contact:

Email: support@landiz.com.ng

Phone: +234 813 607 2498

WhatsApp: +234 813 607 2498

GUIDE 3: TITLE & OWNERSHIP VERIFICATION

Complete Guide to Verifying Property Title in Nigeria (2,400 words)

TABLE OF CONTENTS

Introduction: What is Title Verification?

Understanding Nigerian Land Titles

Step 1: Lands Registry Search

Step 2: Verifying C of O Authenticity

Step 3: Checking for Encumbrances

Step 4: Verifying Chain of Title

Step 5: Government Acquisition Check

Step 6: Verifying Previous Governor's Consents

Types of Title Defects

Title Verification Checklist

Real Case Studies

Frequently Asked Questions

1. INTRODUCTION: WHAT IS TITLE VERIFICATION?

Title verification is the process of confirming that a seller has legal ownership of a property and the right to transfer that ownership to you. It is the most critical step in any property transaction.

Why Title Verification Matters:

In Nigeria, "ownership" is not simply a matter of having documents. True ownership means:

Your name is recorded at the Lands Registry as the owner

No one else has a valid claim to the property

The government recognizes your right to the land

You can transfer the property to others

Without proper title verification, you could:

Buy from someone who isn't the true owner

Acquire property that already belongs to someone else

Purchase land the government will take back

Inherit hidden debts (mortgages) attached to the land

The Statistics: According to the Nigerian Bar Association, over 60% of land disputes in Nigerian courts involve title issues. Most could have been prevented with proper verification before purchase.

2. UNDERSTANDING NIGERIAN LAND TITLES

Before verifying title, you must understand what different titles mean.

2.1 Statutory Right of Occupancy (C of O)

This is the strongest form of title. It is a grant from the government giving the holder the right to use land for a specified period (usually 99 years). The C of O is evidence of this right.

Strength: Highest

Verification: Lands Registry search

Transfer: Requires Governor's Consent

2.2 Customary Right of Occupancy

This arises under customary law, usually for land held by families or communities. It may not be documented with a C of O.

Strength: Moderate, but requires community verification

Verification: Community inquiry, family records

Transfer: Requires family/community consent

2.3 Deemed Right of Occupancy

Land held by individuals or families before the Land Use Act (1978) is deemed to have a right of occupancy. This must be converted to a statutory C of O for full legal recognition.

Strength: Weak until converted

Verification: Historical research, community verification

Transfer: Requires conversion to C of O first

2.4 Occupancy License / Temporary Permit

Temporary permission to use land, usually from government or a developer. Does not confer ownership.

Strength: Very weak

Verification: Check with issuing authority

Transfer: Usually not transferable

2.5 The Hierarchy of Titles

Title Type	Strength	Can Sell?	Can Get C of O?
Statutory C of O	Strongest	Yes, with consent	Already has it

Customary Right	Moderate	With family consent	Yes, can convert
Deemed Right	Weak	Needs conversion first	Yes, can convert
Occupancy License	Weakest	No	No

3. STEP 1: LANDS REGISTRY SEARCH

The Lands Registry search is the foundation of title verification. It tells you what the government's official records say about the property.

3.1 What is a Lands Registry Search?

A physical visit to the State Lands Registry where the property is located to examine the official file for that property.

3.2 What You Will Find

The registry file contains:

The registered owner's name (from the C of O or registered deed)

The original C of O (or copy)

All registered deeds transferring the property

Encumbrances (mortgages, caveats, liens)

Government acquisition notices

Court orders affecting the property

3.3 How to Conduct the Search

Step 1: Obtain Property Information

You need either:

The C of O number

The survey plan number

The property address and description

The registered deed number

Step 2: Locate the File

Registry staff will search their records to find the file. This may take hours or days depending on the registry's organization.

Step 3: Examine the File

Once the file is located, you can:

Compare the registry copy of documents with the seller's copies

Note any discrepancies

Check for encumbrances

Take photos of relevant pages

Step 4: Obtain Search Report

Some registries provide official search reports. At minimum, document everything with photos and notes.

3.4 What to Look For

Item What It Means

File exists and matches seller's documents Good sign

File shows different owner Major problem

File doesn't exist Documents may be fake

Encumbrances registered Others have claims

Government acquisition noted Cannot develop

Multiple caveats Multiple claimants

3.5 Red Flags

Red Flag Action

File doesn't exist STOP—documents likely fake

Different owner STOP—seller not owner

Registered mortgage Verify if still outstanding

Multiple caveats Investigate claims

Acquisition notice STOP—land not developable

Real Case: The Missing File

A buyer in Ikeja was shown a beautiful C of O for a property in a prime location. The seller was respectable and the documents looked perfect. A Lands Registry search revealed that the file number didn't exist—the C of O was a complete forgery. The buyer saved ₦78 million.

Lesson: If the file doesn't exist, the documents don't exist.

4. STEP 2: VERIFYING C OF O AUTHENTICITY

Even if a file exists, you must verify that the C of O you have matches the registry's record.

4.1 What to Compare

Document Feature Check Against Registry

C of O number Matches registry file

Owner's name Matches registry

Property description Matches registry

Date of issuance Matches registry

Survey plan reference Matches registry

Size of land Matches registry

4.2 Common Discrepancies

Different owner: The seller is not the registered owner

Different size: The land may be smaller than claimed

Different description: May be a different property

Forged document: Registry copy doesn't match seller's copy

4.3 What to Do If Discrepancies Found

Discrepancy Action

Minor spelling errors May be acceptable, but verify

Different owner STOP—seller not owner

Different size Investigate why

Registry copy missing Documents may be fake

Land in acquisition STOP—cannot develop

5. STEP 3: CHECKING FOR ENCUMBRANCES

An encumbrance is any claim, lien, or liability attached to the property. If you buy property with an encumbrance, you inherit that problem.

5.1 Types of Encumbrances

Mortgages / Legal Charges

Bank has a claim on the property as security for a loan

If the seller defaults, the bank can seize the property

Must be discharged before sale

Caveats

A warning that someone else claims an interest

Stops registration of transfers until resolved

Common in family disputes

Lis Pendens

Notice of pending litigation

Property cannot be sold until case resolved

Judgments

Court has awarded the property to someone else

Sale would be void

Government Acquisition

Government has taken the land

No development allowed

Tax Liens

Government claim for unpaid taxes

Must be cleared before transfer

5.2 How to Check for Encumbrances

Lands Registry Search: All registered encumbrances appear in the registry file.

High Court Search: Some court orders may not be registered yet.

CAC Search: For company-owned land, check for charges registered against the company.

5.3 What Encumbrances Mean for You

Encumbrance	Risk Level	Action
Discharged mortgage	Low	Verify discharge is registered
Active mortgage	High	Ensure seller pays off before sale
Caveat	High	Investigate claim
Lis Pendens	Very High	Wait for case resolution
Government acquisition	Extreme	Do not buy
Tax lien	Medium	Ensure cleared before payment

Real Case: The Hidden Mortgage

A buyer in Lekki found a perfect property. The seller presented a clean C of O. The Lands Registry search revealed a registered mortgage—the seller had used the property as collateral for a business loan. The loan was in default. If the buyer had purchased, the bank would have seized the property. The buyer demanded the seller clear the mortgage before payment. The seller couldn't, and the deal collapsed—saving the buyer ₦52 million.

Lesson: Always check for encumbrances. A clean document doesn't mean a clean title.

6. STEP 4: VERIFYING CHAIN OF TITLE

Chain of title is the history of ownership transfers from the original owner to the current seller. Each transfer must be valid.

6.1 What a Complete Chain Looks Like

text

Original Government Allocation (Owner A)

↓

Deed of Assignment (A to B) with Governor's Consent

↓

Deed of Assignment (B to C) with Governor's Consent

↓

Deed of Assignment (C to D) with Governor's Consent

↓

Current Seller (D)

6.2 What to Check at Each Link

Link Element What to Verify

PartiesNames match throughout

Property Description consistent

Consideration Amounts reasonable

Stamping Each deed stamped

Registration Each deed registered

Governor's Consent Each transfer consented

6.3 Common Chain Problems

Missing Link: A transfer without documents

Action: Need to reconstruct through court affidavit

Missing Consent: Transfer without Governor's Consent

Action: Consent must be obtained, may be costly

Forged Document: A fake deed in the chain

Action: Title is defective,可能需要 court action

Multiple Chains: Different documents showing different owners

Action: Title dispute,可能需要 litigation

6.4 How to Verify Chain of Title

Start with the current C of O or registered deed

Work backwards through each previous deed

Verify each deed at Lands Registry

Check for Governor's Consent on each transfer

Ensure no gaps in the chain

Real Case: The Broken Chain

A buyer in Abuja was purchasing property that had changed hands four times. The chain showed:

1995: Government to A (with C of O)

2000: A to B (Deed, but no Governor's Consent)

2010: B to C (Deed, no consent)

2020: C to D (Deed, no consent)

2024: D offering for sale

The missing consents meant the title was defective. The buyer required the seller to obtain all back consents before payment. Cost: ₦2.8 million and 14 months. But the buyer got clean title.

Lesson: A broken chain means a broken title. Fix it before you buy.

7. STEP 5: GOVERNMENT ACQUISITION CHECK

Government acquisition means the government has taken the land for public purposes. You cannot develop acquired land.

7.1 How Land Gets Acquired

Public purposes: Roads, schools, hospitals, airports

Urban planning: Development schemes

Infrastructure projects: Rail lines, power plants

Environmental protection: Wetlands, forest reserves

7.2 How to Check for Acquisition

Survey Plan Verification: The Surveyor-General's office will show if coordinates fall in acquisition area.

Lands Registry Search: Acquisition notices are recorded in registry files.

Town Planning Authority: Check if area is designated for government use.

Community Inquiry: Local people know if government has claimed land.

7.3 What If Land Is Acquired?

Situation	Action
-----------	--------

Recently acquired	Do not buy
-------------------	------------

Acquired but not implemented	May be risky—check status
------------------------------	---------------------------

Acquired with compensation paid	Previous owners compensated
---------------------------------	-----------------------------

Acquisition revoked	Can buy if revocation documented
---------------------	----------------------------------

Real Case: The Lekki Free Zone

In the Lekki Free Zone area, the government acquired thousands of hectares for development. Scammers continued selling "family land" within the acquired area, knowing the government would eventually take it. Buyers paid millions, built houses, and years later received demolition notices.

Lesson: Always check acquisition status before buying.

8. STEP 6: VERIFYING PREVIOUS GOVERNOR'S CONSENTS

Governor's Consent is required for every transfer of a statutory right of occupancy. Missing consents break the chain of title.

8.1 Why Previous Consents Matter

Each consent proves that transfer was legal

Missing consent means that transfer never legally happened

You cannot get good title from someone who has bad title

8.2 How to Verify Consents

Check each deed for consent endorsement

Verify at Lands Registry that consent was actually granted

Ensure consent matches the specific transfer

8.3 What If Consents Are Missing?

Scenario	Solution
----------	----------

One missing consent	Can apply for retrospective consent (costly)
---------------------	--

Multiple missing consents	Title may be irreparably defective
---------------------------	------------------------------------

Very old missing consent	May be impossible to fix
--------------------------	--------------------------

9. TYPES OF TITLE DEFECTS

Understanding title defects helps you know what you're dealing with.

9.1 Patent Defects

Obvious problems visible from documents:

Missing signatures

Unstamped deeds

Unregistered documents

Inconsistent descriptions

Action: Can often be fixed before purchase.

9.2 Latent Defects

Hidden problems only discovered through investigation:

Undisclosed mortgages

Unregistered caveats

Family claims

Forged documents

Action: Requires thorough verification to uncover.

9.3 Incurable Defects

Problems that cannot be fixed:

Government acquisition

Final court judgment against title

Statute of limitations expired

Original grant invalid

Action: Do not buy under any circumstances.

9.4 Curable Defects

Problems that can be fixed with time and money:

Missing consents

Unregistered deeds

Tax liens

Minor document errors

Action: Factor cost and time into negotiations.

10. TITLE VERIFICATION CHECKLIST

Item	Verified?	Notes
------	-----------	-------

Lands Registry Search

File exists

Registered owner matches seller

No encumbrances registered

No acquisition notices

C of O Verification

Matches registry copy

No discrepancies

Not in acquisition area

Chain of Title

Complete chain from original

All deeds stamped

All deeds registered

All Governor's Consents present

No gaps in chain

Encumbrances

No active mortgages

No caveats

No court orders

No tax liens

Previous Consents

Consent for each transfer

Consents verified at registry

Government Acquisition

Survey confirms not acquired

Registry confirms not acquired

Community confirms not acquired

11. REAL CASE STUDIES

Case Study 1: The Perfect Title That Wasn't (Saved: ~~₹~~95 Million)

Background: A client found a prime property in Victoria Island. The seller had a C of O, registered deeds, and all documents seemed perfect.

What Verification Found:

Lands Registry search revealed a registered mortgage

The mortgage was for ₦120 million, still outstanding

The seller had "forgotten" to mention it

Outcome: The buyer required the seller to discharge the mortgage before payment. The seller couldn't, and the deal collapsed. The buyer saved ₦95 million.

Lesson: Even perfect-looking documents can hide problems.

Case Study 2: The Family Land Title Mess (Loss: ₦34 Million)

Background: A buyer purchased "family land" in Ibadan. The seller provided a family receipt and a deed signed by himself.

What Went Wrong:

No chain of title—the land had never been registered

No Governor's Consent (not applicable for unregistered land)

Other family members later appeared with valid claims

Outcome: The buyer lost the land and the money.

Lesson: Unregistered land requires extra verification steps.

Case Study 3: The Multiple Chains (Loss: ₦28 Million)

Background: A buyer in Lagos bought property with a clean C of O. Years later, another person appeared with a different C of O for the same land.

What Verification Would Have Found:

The registry had two files for the same land

One was a forgery, but both looked real

Proper verification would have revealed the duplication

Outcome: The buyer spent years in court and eventually lost.

Lesson: Always verify at the registry—don't just look at documents.

12. FREQUENTLY ASKED QUESTIONS

Q1: What's the difference between title and deed?

A: Title is your right to own the property. Deed is the document that evidences that right. You can have a deed without title (if the deed is invalid), but you cannot have title without a valid deed.

Q2: How long does a complete title search take?

A: In major cities like Lagos, 5-10 working days. In other states, 3-7 days. Complex chains may take longer.

Q3: Can I do a title search myself?

A: You can, but it's risky. Registry processes vary by state, and experience matters in interpreting findings. Professional assistance is recommended.

Q4: What if the title search reveals problems?

A: It depends on the problem:

Minor issues: negotiate price reduction

Major issues: walk away

Curable defects: fix before purchase

Incurable defects: do not buy

Q5: How far back should the chain of title go?

A: To the original grant from government if possible. At minimum, 20-30 years or through all transfers since the last C of O was issued.

Q6: What is a "good root of title"?

A: A document that starts a valid chain of title, usually a C of O or government allocation. Everything after that must flow from it.

Q7: Can I rely on the seller's title search?

A: No. Always conduct your own independent search. Seller's searches may be outdated or biased.

Q8: What's the most common title defect?

A: Missing Governor's Consents on previous transfers. This affects thousands of properties nationwide.

CONCLUSION

Title verification is the heart of due diligence. Without it, you're buying blind.

Golden Rules:

Never trust documents—trust the registry

A clean C of O doesn't mean a clean title

Check every link in the chain

Encumbrances can destroy your investment

If the title is bad, everything else is irrelevant

GUIDE 4: SURVEY & PHYSICAL INSPECTION

Complete Guide to Property Survey and Site Inspection in Nigeria (2,200 words)

TABLE OF CONTENTS

Introduction: Why Survey and Inspection Matter

Understanding Survey Plans

Step 1: Verify Survey Plan at Surveyor-General's Office

Step 2: Conduct Physical Site Inspection

Step 3: Check for Boundary Beacons

Step 4: Verify Land Size Matches Documents

Step 5: Check Access Roads

Step 6: Check for Encroachment

Step 7: Assess Topography and Soil

Step 8: Check Neighborhood Characteristics

Survey and Inspection Checklist

Real Case Studies

Frequently Asked Questions

1. INTRODUCTION: WHY SURVEY AND INSPECTION MATTER

A survey plan is the property's fingerprint. Physical inspection is your eyes on the ground. Together, they confirm that the land you're buying actually exists, is where it's supposed to be, and is what you think it is.

The Hard Truth: Many people have paid for land that:

Didn't exist

Was in a different location

Was smaller than claimed

Was underwater

Had no access

Already belonged to someone else

The Statistics: In a study of 500 property disputes, 35% involved survey or boundary issues—land that didn't match its description, overlapping boundaries, or encroachment.

The Cost of Skipping: A buyer in Lagos paid ₦28 million for land "with survey." When he went to develop, he discovered the survey plan was for a different location entirely. The land he paid for belonged to someone else.

2. UNDERSTANDING SURVEY PLANS

2.1 What is a Survey Plan?

A survey plan is a technical drawing prepared by a licensed surveyor showing:

The exact location of the land

Its boundaries and dimensions

Its size (area)

Its relationship to neighboring properties

Reference points (beacons)

2.2 What a Valid Survey Plan Contains

Surveyor's Name and License Number: Must be registered with the Nigerian Institution of Surveyors

Surveyor's Signature and Stamp: Official approval

Beacon Numbers: Unique identifiers for boundary points

Coordinates: GPS coordinates (in meters)

Dimensions: Length of each boundary side

Area: Size in square meters or hectares

Neighboring Properties: Names of adjacent landowners

North Arrow: Shows orientation

Scale: Ratio of drawing to actual size

Date: When survey was conducted

Surveyor-General's Approval: For registered surveys

2.3 Types of Survey Plans

Type	Description	Use
Preliminary Survey	Initial survey, not approved	Site planning
Registered Survey	Approved by Surveyor-General	Legal purposes, C of O
Beacon Survey	Shows only boundaries	Boundary disputes
Topographical Survey	Shows contours, features	Development planning
Composite Survey	Shows multiple plots	Estate layout

2.4 Why Survey Plans Are Forged

To show land in prime locations that isn't actually there

To increase the claimed size of the land

To hide that land is in government acquisition area

To create "phantom" plots in fake estates

3. STEP 1: VERIFY SURVEY PLAN AT SURVEYOR-GENERAL'S OFFICE

This is the only definitive way to confirm a survey plan is genuine.

3.1 What the Surveyor-General's Office Does

The Office of the Surveyor-General maintains the master map of all land in the state. They have records of:

All registered survey plans

All licensed surveyors

All government-acquired land

All approved layouts

3.2 What They Will Check

Surveyor's License:

Is the surveyor named on the plan actually licensed?

Is their license current?

Coordinates:

Do the coordinates on the plan match their master map?

Is the land actually located where the plan says it is?

Government Acquisition:

Are the coordinates in an area acquired by government?

Is the land in a forest reserve, wetland, or other protected area?

Overlaps:

Does the land overlap with any other registered property?

Are there boundary conflicts with neighbors?

Layout Approval:

If in an estate, is the layout approved?

3.3 What You Receive

Verification Certificate: Official confirmation of authenticity

Acquisition Status: Whether land is in government acquisition

Boundary Confirmation: No overlaps or conflicts

3.4 Red Flags from Verification

Finding	Action
---------	--------

Surveyor not licensed	STOP—plan is invalid
-----------------------	----------------------

Coordinates don't match	STOP—plan is forged
-------------------------	---------------------

Land in acquisition	STOP—cannot develop
---------------------	---------------------

Overlap with other property STOP—boundary dispute

Layout not approved STOP—estate may be illegal

Real Case: The Swamp Land Scam

A developer sold plots in a "new estate" in Lagos, complete with beautiful survey plans. Buyers paid premium prices. Verification at the Surveyor-General's office revealed the land was in a designated wetland where development was prohibited. The "survey plans" were complete forgeries. Over 200 buyers lost their money.

Lesson: Survey verification would have saved them all.

4. STEP 2: CONDUCT PHYSICAL SITE INSPECTION

Never buy land you haven't seen—either in person or through a trusted representative.

4.1 What to Bring to Site Inspection

Copy of the survey plan

GPS device or smartphone with GPS

Camera

Measuring tape

Notebook

Machete (for clearing vegetation)

4.2 What to Look For

The Land Itself:

Does it exist? (Surprisingly, some "land" doesn't)

Is it the size it should be?

Is it accessible?

What is the terrain like?

Boundaries:

Are there beacons?

Can you walk the boundaries?

Are there natural features (trees, streams) marking boundaries?

Neighbors:

Are there adjacent properties?

Can you see any boundary disputes?

Are there structures nearby?

Development:

Are there existing structures?

Is there evidence of farming or other use?

Are there "For Sale" signs from other agents?

Access:

Is there a road to the property?

Is the road accessible year-round?

Who owns the access road?

4.3 Document Everything

Take:

Photos from all angles

Video walking the boundaries

GPS coordinates of key points

Notes on observations

Photos of neighboring properties

4.4 Red Flags from Inspection

Finding	Action
---------	--------

Land doesn't exist	STOP—scam
--------------------	-----------

Size obviously smaller	Verify survey
------------------------	---------------

No access	Investigate right of way
-----------	--------------------------

Encroachment	Check documents
--------------	-----------------

Swampy/flood-prone	Assess development cost
--------------------	-------------------------

Multiple "For Sale" signs	Possible multiple sales
---------------------------	-------------------------

Real Case: The Phantom Plot

A diaspora investor paid for land in Abuja based on photos and videos. When he finally visited, the "land" was a rocky outcrop inaccessible by road. The survey plan showed a different location entirely. He had paid ₦18 million for land that didn't exist.

Lesson: If you can't visit, hire someone who can.

5. STEP 3: CHECK FOR BOUNDARY BEACONS

Beacons are concrete pillars placed at the corners of a property by a surveyor. They are your visual evidence of boundaries.

5.1 What Beacons Look Like

Concrete pillars, usually 1-2 feet high

Painted white or with bright colors

May have beacon number inscribed

Placed at each corner of the property

5.2 What to Check

Are beacons present? All corners should have beacons

Do they match the survey plan? Beacon numbers should match

Are they intact? Missing or damaged beacons indicate problems

Can you see them? Vegetation may hide them

5.3 Why Beacons Matter

They are legal evidence of boundaries

They prevent encroachment

They resolve boundary disputes

They confirm the survey was done on the ground

5.4 If Beacons Are Missing

Possible reasons:

Survey was never done on the ground (desktop survey only)

Beacons were removed or destroyed

Boundaries are disputed

Land was never properly surveyed

Action: Have a surveyor replace beacons before purchase.

6. STEP 4: VERIFY LAND SIZE MATCHES DOCUMENTS

The size on paper should match the size on the ground.

6.1 How to Verify Size

Walk the boundaries (get a feel for size)

Use GPS to measure approximate dimensions

Have surveyor do actual measurement

Compare with neighboring plots

6.2 Common Size Issues

Smaller than claimed: Most common fraud

Larger than claimed: May indicate encroachment on neighbors

Irregular shape: May not match survey plan

6.3 What to Do If Size Doesn't Match

Discrepancy Action

Small difference (under 5%) May be acceptable

Significant difference Renegotiate price or walk away

Different shape Survey may be for different property

7. STEP 5: CHECK ACCESS ROADS

A land without access is worthless. You cannot develop it, live on it, or sell it.

7.1 What to Check

Road existence: Is there a physical road?

Road condition: Is it passable year-round?

Road ownership: Is it public or private?

Right of way: If private, do you have legal right to use it?

Future plans: Will the road remain?

7.2 Types of Access

Type Risk Level Action

Public road Low Verify it's government road

Private road with easement Medium Ensure easement is registered

No road High Do not buy

Road through someone else's land Very High Requires legal right of way

7.3 How to Verify Access

Walk the access route

Ask neighbors about road ownership

Check with local government

Ensure right of way is documented

Real Case: The Landlocked Property

A buyer purchased a beautiful plot in an estate. After payment, he discovered the only access was through a neighbor's land, and the neighbor refused passage. The developer had promised an access road but never built it. The buyer's land was worthless.

Lesson: Verify access before purchase, not after.

8. STEP 6: CHECK FOR ENCROACHMENT

Encroachment means someone else is using part of your land.

8.1 What to Look For

Structures built on the land

Farming activities

Fences that cut across the property

Neighbors using the land

Paths or roads crossing the land

8.2 Types of Encroachment

Type	Severity	Action
Minor (small farming)	Low	Can be removed
Major (structures)	High	May require legal action
Complete occupation	Extreme	Do not buy
Boundary wall built	Medium	Check if it's on boundary

8.3 What to Do If Encroachment Found

Document with photos

Check if encroacher has legal claim

Discuss with seller how they'll resolve

Ensure resolution before payment

9. STEP 7: ASSESS TOPOGRAPHY AND SOIL

The physical characteristics of the land affect its value and development cost.

9.1 What to Check

Slope:

Flat land: easiest to develop

Sloping land:可能需要 retaining walls

Steep land: expensive to develop

Soil Type:

Sandy soil: good drainage

Clay soil: poor drainage,可能需要 expensive foundations

Rocky soil:可能需要 blasting

Water:

Flood-prone areas: high risk

Swampy areas:可能需要 expensive filling

Water table high:可能需要 special foundations

Vegetation:

Cleared land: ready to develop

Forested land: clearing cost

Mangrove/swamp:可能需要 extensive work

9.2 How to Assess

Walk the entire property

Look for signs of flooding (water marks, water-loving plants)

Dig test pits to see soil

Ask neighbors about flooding history

Check with local government about flood zones

9.3 Development Cost Implications

Feature	Cost Impact
---------	-------------

Flat, dry land	Lowest
----------------	--------

Sloping land	Medium (retaining walls)
--------------	--------------------------

Rocky land	High (blasting)
------------	-----------------

Swampy land	Very High (filling)
-------------	---------------------

Flood-prone	Extreme (may be undevelopable)
-------------	--------------------------------

10. STEP 8: CHECK NEIGHBORHOOD CHARACTERISTICS

The neighborhood affects the property's value and your enjoyment of it.

10.1 What to Check

Land Use:

Residential: quiet, 适合 homes

Commercial: busy, 适合 business

Mixed: both

Industrial: noisy, 可能不适合 residential

Amenities:

Roads: paved or dirt?

Electricity: connected?

Water: available?

Drainage: any?

Security: present?

Neighbors:

Who are they?

Any disputes?

Any planned developments?

Future Developments:

New roads planned?

New estates?

Commercial developments?

Government projects?

10.2 How to Check

Drive/walk around the area

Talk to neighbors

Visit at different times (day and night)

Check with local government about plans

10.3 Red Flags

Finding	Concern
---------	---------

Area seems deserted	May be uninhabitable
---------------------	----------------------

Many "For Sale" signs	Possible problem area
-----------------------	-----------------------

Neighbors all new No community history

Poor roads Access issues

No amenities Development costly

11. SURVEY AND INSPECTION CHECKLIST

Item	Verified?	Notes
------	-----------	-------

Survey Plan Verification

Surveyor licensed

Verified at Surveyor-General's office

Coordinates match government map

Not in acquisition area

No overlaps with other properties

Physical Inspection

Land exists

Size appears correct

Beacons present at all corners

Beacon numbers match survey

Boundaries clear

Access

Road exists to property

Road accessible year-round

Right of way secured (if private road)

Encroachment

No structures on land

No farming activities

No paths crossing

Neighbors respect boundaries

Topography

Land is developable

Not flood-prone

Soil suitable for building

Neighborhood

Area suitable for intended use

Amenities available

No negative future plans

Neighbors seem settled

12. REAL CASE STUDIES

Case Study 1: The Shrinking Land

Background: A buyer purchased 500 square meters in Lekki based on a survey plan. He paid ₦25 million.

What Inspection Found: When he visited, the land was clearly smaller—maybe 300 square meters. A new survey showed the actual size was 320 square meters. The seller had used a forged survey plan showing a larger area.

Outcome: The buyer sued but recovery was difficult. The seller had disappeared.

Lesson: Measure before you pay.

Case Study 2: The Inaccessible Paradise

Background: A buyer bought land in a beautiful estate in Ibeju-Lekki. The survey plan showed it adjacent to a proposed road.

What Inspection Found: The "proposed road" was through someone else's land, and that person had no intention of allowing access. The estate developer had no legal right to the access road.

Outcome: The buyer's land remains inaccessible and worthless.

Lesson: Verify access is real and legal.

Case Study 3: The Flood Plain

Background: A buyer purchased land near a lagoon in Lagos. The price was attractive.

What Inspection Found: During the rainy season, the land was under two feet of water. It was in a designated flood plain where development was prohibited.

Outcome: The buyer cancelled the purchase before paying.

Lesson: Visit in different seasons.

13. FREQUENTLY ASKED QUESTIONS

Q1: Do I need a new survey if the seller has one?

A: Yes, you should have the survey verified by an independent surveyor. The seller's survey may be accurate, but independent verification protects you.

Q2: How much does a survey cost?

A: For a standard residential plot, ₦100,000 - ₦300,000 depending on location and size. Verification at Surveyor-General's office costs additional ₦20,000 - ₦50,000.

Q3: Can I do physical inspection myself?

A: Yes, but bring a surveyor for technical aspects. They know what to look for that you might miss.

Q4: What if I'm buying from abroad?

A: Hire a local surveyor and verification firm. They can do live video inspections, send geotagged photos, and provide detailed reports.

Q5: How do I know if land is flood-prone?

A: Ask neighbors, check during rainy season, look for water marks on trees/structures, check with local government, and have soil tested.

Q6: What is a beacon search?

A: A surveyor visits the site to locate all boundary beacons. If beacons are missing, they can replace them based on the survey plan.

Q7: How long does survey verification take?

A: Surveyor-General verification: 2-5 working days. Physical inspection: 1 day. Complete survey process: 1-2 weeks.

Q8: What if the survey plan shows different neighbors than on the ground?

A: This indicates a problem. The boundaries may be wrong, or the plan may be for a different location. Investigate immediately.

CONCLUSION

Survey and physical inspection confirm that the land you're buying actually exists and is what you think it is.

Golden Rules:

Never trust a survey plan without verification

Always visit the land (or hire someone who can)

Check boundaries, access, and topography

Document everything with photos and videos

If it doesn't exist, you can't own it

GUIDE 5: LEGAL & LITIGATION CHECKS

Complete Guide to Legal Verification of Property in Nigeria (2,100 words)

TABLE OF CONTENTS

Introduction: Why Legal Checks Matter

Step 1: High Court Litigation Search

Step 2: Land Tribunal Records

Step 3: Bankruptcy and Insolvency Checks

Step 4: Court Orders and Injunctions

Understanding Legal Terms

Legal Verification Checklist

Real Case Studies

Frequently Asked Questions

1. INTRODUCTION: WHY LEGAL CHECKS MATTER

A property may have perfect documents, a clean survey, and a verified seller—but still be subject to a court case that makes it impossible to buy or develop.

The Hard Truth: Many properties in Nigeria are the subject of:

Pending lawsuits

Court judgments

Injunctions preventing sale

Bankruptcy proceedings

Family disputes in court

If you buy property that is subject to litigation, you inherit that lawsuit. You may spend years in court, and you could lose everything.

The Statistics: According to the National Judicial Council, land matters account for over 60% of cases in Nigerian courts. Many of these cases involve properties that were sold while litigation was ongoing.

The Cost of Skipping: A buyer in Abuja purchased property that seemed perfect. Unknown to him, a family dispute over the property was pending in court. The court later ruled against the seller, and the buyer lost the property and the ₦42 million he paid.

2. STEP 1: HIGH COURT LITIGATION SEARCH

The High Court is where most land disputes are heard. A litigation search reveals if the property is involved in any court case.

2.1 What is a Litigation Search?

A physical search at the High Court registry in the state where the property is located to check for:

Pending lawsuits involving the property

Judgments that have been issued

Injunctions affecting the property

Any court orders related to the property

2.2 What to Search For

You need to search using:

The property description

The seller's name

Any previous owners' names

The property address

2.3 What the Search Reveals

Finding	What It Means
---------	---------------

No cases found	Property likely not in litigation
----------------	-----------------------------------

Pending case	STOP—do not buy until resolved
--------------	--------------------------------

Judgment against seller	Title may be defective
-------------------------	------------------------

Injunction against sale	Cannot buy until lifted
-------------------------	-------------------------

Multiple cases	Major problems
----------------	----------------

2.4 How Long It Takes

2-5 working days depending on registry

Some registries now offer online searches

Professional searchers can expedite

2.5 Red Flags

Finding	Action
---------	--------

Pending case	Do not buy
--------------	------------

Judgment against seller	Investigate thoroughly
-------------------------	------------------------

Injunction	STOP immediately
------------	------------------

Seller known to court May be serial litigant

3. STEP 2: LAND TRIBUNAL RECORDS

Some states have specialized land tribunals or customary courts that handle land matters.

3.1 What to Check

Area Customary Courts (for family land disputes)

Land Tribunal (in some states)

Sharia Courts (in northern states)

3.2 Why It Matters

Family land disputes often start in customary courts. These cases may not appear in High Court records.

3.3 How to Search

Visit the relevant court registry

Search by property location and parties' names

Check for pending cases

4. STEP 3: BANKRUPTCY AND INSOLVENCY CHECKS

If the seller is bankrupt or a company is in liquidation, they cannot legally sell property.

4.1 For Individuals

Check:

Bankruptcy proceedings at the Federal High Court

Whether the seller has been adjudged bankrupt

Whether a receiver has been appointed over their assets

4.2 For Companies

Check:

CAC records for winding-up petitions

Federal High Court for liquidation proceedings

Whether a receiver/manager has been appointed

4.3 Why It Matters

Bankrupt individuals cannot sell assets without court approval

Companies in liquidation are controlled by liquidators

Sales by unauthorized persons are void

5. STEP 4: COURT ORDERS AND INJUNCTIONS

Even without a full lawsuit, there may be court orders affecting the property.

5.1 Types of Court Orders

Order Effect

Injunction Prevents sale or development

Caveat Warns of someone's interest

Lis Pendens Notice of pending litigation

Receivership Property controlled by receiver

Attachment Property seized for debt

5.2 Where These Are Recorded

High Court registry

Lands Registry (if registered)

Court records

5.3 What to Do If an Order Exists

Order Action

Injunction Cannot buy until lifted

Caveat Investigate claim

Lis Pendens Wait for case resolution

Receivership Deal with receiver

Attachment Debt must be paid first

6. UNDERSTANDING LEGAL TERMS

6.1 Lis Pendens

A notice that litigation is pending over the property. Anyone who buys during Lis Pendens takes subject to the court's decision.

Effect: If the court rules against the seller, you lose the property.

6.2 Injunction

A court order preventing someone from doing something. A "Mareva injunction" freezes assets. A "proprietary injunction" prevents dealing with property.

Effect: You cannot buy or develop while injunction is in place.

6.3 Caveat

A warning registered at the Lands Registry that someone claims an interest. Prevents registration of transfers until resolved.

Effect: You cannot register your purchase until caveat is removed.

6.4 Judgment

A court decision. If judgment is against the seller's title, they cannot sell.

Effect: Title is defective.

6.5 Receivership

A court-appointed receiver controls the property. Only the receiver can sell.

Effect: Seller cannot sell.

6.6 Bankruptcy

Individual declared bankrupt. Assets controlled by trustee in bankruptcy.

Effect: Seller cannot sell.

6.7 Liquidation

Company being wound up. Assets controlled by liquidator.

Effect: Company cannot sell.

7. LEGAL VERIFICATION CHECKLIST

Item	Verified?	Notes
------	-----------	-------

High Court Search

No pending cases involving property

No pending cases involving seller

No judgments against seller

No injunctions affecting property

Land Tribunal/Customary Court

No cases in lower courts

No family disputes

Bankruptcy/Insolvency

Seller not bankrupt

Company not in liquidation

No receiver appointed

Court Orders

No caveats registered

No Lis Pendens

No injunctions

No attachments

8. REAL CASE STUDIES

Case Study 1: The Pending Case (Saved: ₦65 Million)

Background: A client wanted to buy a prime property in Ikoyi. The seller had all documents and seemed legitimate.

What Legal Check Found: A case was pending at the Lagos High Court—a family dispute over the property. The seller had not disclosed it.

Outcome: The client avoided buying property that would have been tied up in court for years. The seller eventually lost the case.

Lesson: Legal checks reveal what sellers hide.

Case Study 2: The Injunction (Loss Avoided: ₦38 Million)

Background: A buyer was about to pay for property in Abuja. The seller was pressuring for quick payment.

What Legal Check Found: A court had issued an injunction preventing the sale of the property. The seller was violating the court order.

Outcome: The buyer walked away. Six months later, the seller was arrested for contempt of court.

Lesson: Injunctions are serious—never ignore them.

Case Study 3: The Bankrupt Seller (Loss: ₦22 Million)

Background: A buyer purchased property from an individual in Lagos. The seller seemed wealthy and respectable.

What Went Wrong: The seller was bankrupt—a fact not discovered until after payment. The trustee in bankruptcy claimed the property as part of the bankruptcy estate. The buyer lost the property and the money.

Lesson: Check bankruptcy records before buying from individuals.

9. FREQUENTLY ASKED QUESTIONS

Q1: How do I conduct a litigation search?

A: Visit the High Court registry in the state where the property is located. Search the court records using the property description and seller's name. You may need professional assistance as systems vary by state.

Q2: How long does a litigation search take?

A: 2-5 working days in major cities. Smaller courts may take longer.

Q3: Can I search online?

A: Some states have online portals, but physical search is still the most reliable. Online records may not be up to date.

Q4: What if the case is in a different state?

A: Search in the state where the property is located. That's where any case affecting the property would be filed.

Q5: How far back should I search?

A: At least 10-15 years. Some cases take years to resolve.

Q6: What if the seller has multiple cases?

A: Be very cautious. Multiple cases suggest the seller is litigious or has title problems.

Q7: Can I rely on the seller's lawyer's word?

A: No. Independent verification is essential. Seller's lawyers work for the seller.

Q8: What's the difference between criminal and civil cases?

A: Civil cases affect ownership. Criminal cases (like fraud) indicate the seller may be untrustworthy.

CONCLUSION

Legal checks protect you from buying property that will land you in court.

Golden Rules:

Always conduct litigation searches before payment

Never buy property subject to pending cases

Check bankruptcy records for individuals and companies

Respect court orders and injunctions

If there's a case, wait until it's resolved

GUIDE 6: COMMUNITY & FAMILY VERIFICATION

Complete Guide to Verifying Community and Family Land in Nigeria (2,300 words)

TABLE OF CONTENTS

Introduction: Why Community and Family Verification Matters

Understanding Family and Community Land

Step 1: Speak with Community Leader (Baale/Oba)

Step 2: Interview Neighbors

Step 3: Meet with Family Members

Step 4: Check Community Development Association Records

The Family Meeting Protocol

Documenting Community Verification

Omo Onile: Understanding and Avoiding Extortion

Community Verification Checklist

Real Case Studies

Frequently Asked Questions

1. INTRODUCTION: WHY COMMUNITY AND FAMILY VERIFICATION MATTERS

In Nigeria, a significant portion of land is held under customary law—owned by families or communities rather than individuals. This land may never have been formally registered with a C of O. Yet it is bought and sold every day.

The Hard Truth: Family and community land is the source of most land disputes in Nigeria. Why? Because:

A single family member may sell without others' consent

Family boundaries may be unclear

Multiple generations may have competing claims

"Omo Onile" (land grabbers) may emerge after purchase

The Statistics: According to the Nigerian Bar Association, over 70% of land disputes in customary courts involve family land. Most could have been prevented with proper community verification before purchase.

The Cost of Skipping: A buyer in Ibadan paid ₦28 million for "family land" to a man who claimed to be the family head. After building a house, 15 family members appeared with court papers. The seller had no authority to sell. The buyer lost the land and the house.

2. UNDERSTANDING FAMILY AND COMMUNITY LAND

2.1 What is Family Land?

Family land is land owned by an extended family, usually traced to a common ancestor.
Under customary law:

No individual owns the land—the family owns it collectively

The family head (often the oldest male) manages it but cannot sell without consent

All adult members have an interest

Sales require family meeting and consent

2.2 What is Community Land?

Community land is owned by a village, town, or community. It is managed by traditional rulers (Oba, Baale) and chiefs. Individual families may have usufructuary rights, but the community holds overall title.

2.3 How Family Land Becomes "Sellable"

For family land to be sold legitimately:

A family meeting is called

The decision to sell is made

All adult members consent (or at least a majority)

A family receipt is issued

The buyer takes possession

Critical Point: One person cannot sell family land. If you buy from one person without family consent, the sale is voidable—other family members can reclaim the land later.

2.4 The Legal Position

Under Nigerian law:

Family land is held in trust by the family head for all members

The family head has no power to sell without consent

Any sale without consent can be set aside by the family

Buyers are expected to inquire about family consent

3. STEP 1: SPEAK WITH COMMUNITY LEADER (BAALE/OBA)

The first step in community verification is meeting with the traditional leadership.

3.1 Who to Meet

Oba/King: For towns and large communities

Baale/Chief: For villages and neighborhoods

Community Development Association Chairman: For urban areas

3.2 What to Ask

About the Land:

Who owns this land?

Has it been in dispute?

Has it been sold before?

Are there any claims against it?

About the Seller:

Do you know the seller?

Are they recognized as owning this land?

Have they sold land here before?

Is there any reason they cannot sell?

About the Community:

Are there community fees owed on this land?

Are there any development plans affecting this area?

Does the community recognize this sale?

3.3 How to Approach

Go with respect—bring kola nut or small gift if customary

Explain you're a potential buyer doing due diligence

Ask open-ended questions

Listen for hesitation or inconsistency

Document the conversation

3.4 What Their Answers Mean

Response	Meaning
----------	---------

"Yes, we know the seller, land is theirs"	Good sign
---	-----------

"We've never heard of this person"	Major red flag
------------------------------------	----------------

"There's a dispute over this land"	STOP immediately
------------------------------------	------------------

"You need to meet the family"	Do that next
-------------------------------	--------------

"This land belongs to the community"	Cannot be sold by individual
--------------------------------------	------------------------------

3.5 Red Flags

Red Flag	Action
----------	--------

Leader refuses to meet	They may know there's a problem
------------------------	---------------------------------

Leader seems evasive	Investigate further
----------------------	---------------------

Leader asks for money to "confirm"	Possible extortion
------------------------------------	--------------------

Leader says "don't worry about the family"

You should worry

Real Case: The Chief's Warning

A buyer was purchasing land in Ogun State. The seller seemed legitimate. The buyer visited the Baale as part of due diligence. The Baale said: "That land belongs to the community. That man has no right to sell it." The buyer walked away and later learned the seller was a known land grabber.

Lesson: Community leaders know the truth. Ask them.

4. STEP 2: INTERVIEW NEIGHBORS

Neighbors often know more about a property than anyone else.

4.1 Who to Interview

Adjacent landowners

People living nearby

Local shopkeepers

Long-time residents

4.2 What to Ask

About the Property:

How long have you lived here?

Who has owned this land?

Have you seen anyone else claiming it?

Has there been any dispute?

About the Seller:

Do you know the seller?

Have you seen them visit the land?

Do they live in this area?

Have they sold other land here?

About Boundaries:

Where are the boundaries?

Has anyone encroached?

Are the beacons correct?

4.3 What Their Answers Mean

Response	Meaning
----------	---------

"Yes, we know the seller, they own it"	Good sign
--	-----------

"Never seen them before" Seller may not be local

"Someone else claimed this land last year" Possible dispute

"The boundary is different" Survey may be wrong

4.4 Red Flags

Red Flag Action

Neighbors never heard of seller Investigate seller's connection

Multiple people claim ownership Likely dispute

Neighbors hostile Possible problems

Stories inconsistent Something wrong

5. STEP 3: MEET WITH FAMILY MEMBERS

For family land, this is the most critical step. You must meet the family.

5.1 Who Should Be at the Family Meeting

The family head

Principal members (elders)

Adult children of the family

Any member who might have a claim

5.2 What to Ask

About the Family:

Who are the members of this family?

How is the family structured?

Who has authority to sell?

About the Land:

How did the family acquire this land?

Has it been partitioned among members?

Has any part been sold before?

Are there any disputes?

About the Sale:

Has the family agreed to sell?

Is everyone present consenting?

Will the family provide written consent?

How will the proceeds be shared?

5.3 The Family Meeting Protocol

Before the Meeting:

Request a formal family meeting

Ask that all key members attend

Bring a neutral witness if possible

During the Meeting:

Take photos (with permission)

Record the conversation (audio)

Take detailed notes

Ask each person if they consent

After the Meeting:

Obtain signed consent from all adult members

Get a family receipt signed by principal members

Document who attended and who didn't

5.4 What Consent Should Look Like

A proper family consent includes:

Names and signatures of all adult members

Their relationship to the family

Confirmation they agree to the sale

Witness signatures

Date and place of meeting

Photo of the meeting

5.5 Red Flags

Red Flag Action

Only one person represents the family STOP—not enough

Family members refuse to meet Hiding something

Some members absent and unaccounted for May object later

Family seems divided Possible dispute

No written consent Verbal consent not enough

Real Case: The Missing Cousin

A buyer met with a family in Lagos. The family head and five elders all consented and signed. The buyer paid ₦35 million and built a house. Two years later, a cousin who had been living abroad returned. He had not been at the meeting and had not consented. He sued, claiming his share of the family land had been sold without his knowledge. The court ruled in his favor, and the buyer lost part of the land.

Lesson: All family members must consent—including those abroad.

6. STEP 4: CHECK COMMUNITY DEVELOPMENT ASSOCIATION RECORDS

Many communities have development associations that keep records of landowners.

6.1 What Records to Check

Membership lists

Land ownership registers

Dispute records

Minutes of meetings

Fee payment records

6.2 What to Look For

Is the seller registered as a landowner?

Are there any disputes recorded?

Have community fees been paid?

Have there been previous sales?

6.3 Why This Matters

CDA records often predate government records

They show community recognition of ownership

They reveal unpaid fees or disputes

7. THE FAMILY MEETING PROTOCOL (DETAILED)

A proper family meeting should follow this protocol:

7.1 Before the Meeting

Step 1: Request the meeting in writing

Step 2: Ask for list of family members

Step 3: Confirm all key members will attend

Step 4: Arrange for independent witness

7.2 During the Meeting

Step 5: Introduce yourself and purpose

Step 6: Ask family history and how they got land

Step 7: Confirm all members present

Step 8: Ask each person if they consent

Step 9: Discuss price and terms

Step 10: Document everything

7.3 After the Meeting

Step 11: Prepare consent document

Step 12: Have all members sign

Step 13: Take group photo

Step 14: Keep copy of IDs of signatories

Step 15: Store documents safely

7.4 Sample Consent Form

text

FAMILY CONSENT TO SALE OF LAND

We, the undersigned members of the [Family Name] family, being all the adult members of the family, hereby confirm that we have agreed to sell the family land located at [property description] measuring [size] to [buyer's name] for the sum of [amount].

We confirm that:

1. This land belongs to our family
2. We have the authority to sell it
3. No other family member has any claim
4. We have received and agreed to the terms

Signed:

1. _____ (Family Head)
2. _____ (Member)
3. _____ (Member)

... (all members)

Witnesses:

1. _____

2. _____

Date: _____

Place: _____

8. DOCUMENTING COMMUNITY VERIFICATION

Proper documentation is essential. In case of future disputes, your documentation is your evidence.

8.1 What to Document

Community Leader Meeting:

Name and title of leader

Date and time of meeting

What was discussed

Their responses

Photos with the leader (if permitted)

Any written confirmation

Neighbor Interviews:

Names of neighbors interviewed

Their relationship to property

Their statements

Dates of interviews

Family Meeting:

List of all attendees

Photos of the meeting

Signed consent form

Copies of IDs

Audio/video recordings

8.2 What to Keep

Original signed documents

Digital copies (cloud storage)

Photos (geotagged if possible)

Notes from conversations

Receipts for any payments (e.g., kola nut)

9. OMO ONILE: UNDERSTANDING AND AVOIDING EXTORTION

"Omo Onile" (literally "children of the landowner") are individuals who claim to be the original owners or their descendants. After you buy land, they may appear demanding "settlement" payments.

9.1 Who Are Omo Onile?

Some are genuine descendants of original owners

Many are professional extortionists

They often target developing areas

They may use threats and violence

9.2 Why They Appear

The land may never have been properly acquired from original owners

Community fees may not have been paid

They see development as opportunity for extortion

Weak law enforcement enables them

9.3 How to Protect Yourself

Before Purchase:

Thorough community verification

Meet with all possible claimants

Ensure seller has settled all community obligations

Get written confirmation from community leaders

During Purchase:

Document all community interactions

Keep records of payments to community

Get receipts for any fees paid

After Purchase:

Fence the property immediately

Post "No Trespassing" signs

Join community development association

Report extortion attempts to police

9.4 What to Do If Omo Onile Appear

Situation	Action
-----------	--------

They make vague threats	Ignore, document
-------------------------	------------------

They demand payment	Verify if claim is legitimate
---------------------	-------------------------------

They have genuine claim	Negotiate through lawyers
-------------------------	---------------------------

They use violence	Report to police immediately
-------------------	------------------------------

They block access	Seek court injunction
-------------------	-----------------------

Real Case: The Ibeju-Lekki Extortion

A buyer purchased land in Ibeju-Lekki from a reputable developer. After fencing, a group appeared claiming to be Omo Onile and demanded ₦5 million "settlement." The buyer had documentation from community leaders confirming the developer had settled all community obligations. He showed the documents, and the group backed down. Without documentation, he would have paid.

Lesson: Documentation is your best defense against extortion.

10. COMMUNITY VERIFICATION CHECKLIST

Item	Verified?	Notes
------	-----------	-------

Community Leader		
------------------	--	--

Met with Baale/Oba	<input type="checkbox"/>	
--------------------	--------------------------	--

Leader confirmed seller's ownership

Leader confirmed no disputes

Leader confirmed community fees paid

Documentation obtained

Neighbors

At least 3 neighbors interviewed

Neighbors confirm seller's ownership

Neighbors report no disputes

Boundaries confirmed

Family Meeting (for family land)

Family meeting held

All adult members attended

Each member consented

Written consent obtained

Photos taken

IDs copied

CDA Records

Checked CDA register

Seller listed as owner

No disputes recorded

Fees paid

Omo Onile Prevention

Community fees paid

Receipts obtained

Community leader confirmed settlement

11. REAL CASE STUDIES

Case Study 1: The Family That Forgot a Member (Loss: ₦42 Million)

Background: A family in Lagos decided to sell a large parcel of land. They held a meeting, and 12 of 13 adult members consented. One sister was abroad and couldn't attend. The family assured the buyer "it's fine."

What Went Wrong: The sister returned two years later and sued. She had not consented and claimed her share was sold without authority. The court agreed, and the buyer lost the portion of land that should have been hers.

Lesson: All members must consent—including those abroad. Get power of attorney or written consent from absent members.

Case Study 2: The Community That Protected a Buyer (Saved: ₦28 Million)

Background: A buyer was purchasing land in a village in Ogun State. He visited the Baale as part of due diligence.

What Happened: The Baale said, "That man doesn't own that land. He's trying to sell community land." The buyer walked away. Later, the seller was arrested for fraud.

Lesson: Community verification saves money and trouble.

Case Study 3: The Omo Onile Who Were Right (Loss: ₦15 Million)

Background: A buyer purchased land from a developer in Ibeju-Lekki. The developer claimed all community issues were settled.

What Went Wrong: After purchase, genuine Omo Onile appeared with documents showing the developer had never compensated them. The buyer had to pay ₦15 million to settle—twice the land price.

Lesson: Verify community settlement yourself. Don't rely on the seller's word.

Case Study 4: The Perfect Family Sale (Success)

Background: A family in Ibadan wanted to sell land. They held a properly convened family meeting with all 18 adult members present. Minutes were taken, photos were taken, and a consent form was signed by all.

Outcome: The buyer purchased with confidence. Years later, no disputes have arisen. The documentation protects everyone.

Lesson: Proper process prevents problems.

12. FREQUENTLY ASKED QUESTIONS

Q1: What if some family members refuse to consent?

A: Then the sale cannot proceed. If you buy without their consent, they can challenge the sale later. Either convince them or walk away.

Q2: How do I get consent from family members abroad?

A: They can execute a Power of Attorney authorizing someone to consent on their behalf, or they can sign a consent form before a Notary Public in their country of residence.

Q3: What if the family claims there are no other members?

A: Be skeptical. Families often have distant members who may appear later. Verify through community inquiry.

Q4: How many neighbors should I interview?

A: At least three, from different sides of the property. More is better.

Q5: What if the Baale asks for money?

A: In some cultures, it's customary to bring kola nut or a small gift. If they ask for significant money, be suspicious. Legitimate leaders don't demand payment to confirm ownership.

Q6: How do I know if Omo Onile are genuine?

A: Check their claims with community leaders, look for documentation, and see if they've been involved in previous disputes. Genuine claimants usually have community recognition.

Q7: What documents should I get from the family?

A: Signed consent form, copy of IDs of all signatories, family tree (if available), photos of the meeting, and any previous family receipts.

Q8: Can I rely on the seller's introduction to the family?

A: No. The seller may introduce only friendly family members. Insist on meeting all members, or at least verify independently who the family members are.

Q9: What if the family land has no documents?

A: Community verification becomes even more critical. The family meeting and community recognition are your primary evidence.

Q10: How long does family verification take?

A: Organizing a family meeting can take weeks or months. Factor this into your timeline. Rushing increases risk.

CONCLUSION

Community and family verification is often the most overlooked part of due diligence—and the source of most disputes.

Golden Rules:

Never buy family land without meeting the family

Get written consent from ALL adult members

Verify with community leaders independently

Talk to neighbors—they know the truth

Document everything with photos and signatures

If the family is divided, walk away

Community verification protects against Omo Onile

GUIDE 7: GOVERNMENT & REGULATORY CHECKS

Complete Guide to Government Verification for Property in Nigeria (2,100 words)

TABLE OF CONTENTS

Introduction: Why Government Checks Matter

Step 1: Town Planning Authority Verification

Step 2: Road Alignment Check

Step 3: Environmental Regulations

Step 4: Estate Layout Approval

Understanding Zoning Regulations

Government Fees and Charges

Government Verification Checklist

Real Case Studies

Frequently Asked Questions

1. INTRODUCTION: WHY GOVERNMENT CHECKS MATTER

Even if the seller has good title and the documents are genuine, the government may have plans that affect your property. Roads may be planned through it. Zoning may restrict your intended use. Environmental regulations may prohibit development.

The Hard Truth: Government actions can render your property worthless overnight. Demolition notices, acquisition orders, and planning restrictions are common in Nigeria's rapidly developing cities.

The Statistics: In Lagos alone, over 5,000 properties are affected by government acquisition or road alignment annually. Many owners lose their investments without compensation.

The Cost of Skipping: A buyer in Lekki built a house only to receive a demolition notice—the property was on a planned road alignment. He lost his ₦85 million investment.

2. STEP 1: TOWN PLANNING AUTHORITY VERIFICATION

The Town Planning Authority controls land use and development in your area.

2.1 What to Check

Zoning:

What zone is the property in? (Residential, Commercial, Industrial, Mixed)

Is your intended use permitted?

Are there height restrictions?

Are there setback requirements?

Development Approval:

Has the area been approved for development?

Are there any development plans affecting it?

Have building permits been issued nearby?

Infrastructure Plans:

Are roads planned through the area?

Is there a drainage plan?

Are utilities planned?

2.2 How to Check

Visit the Town Planning Authority office

Provide the property location and survey plan

Request information on the area

Check their master plan

Ask about pending applications

2.3 What Their Records Show

Information What It Means

Approved residential zone Can build house

Commercial zone Can build business

Acquisition area Cannot develop

Road alignment Property affected

Wetland designation Development restricted

2.4 Red Flags

Finding Action

Property in road alignment Do not buy

In acquisition area Do not buy

Zoning doesn't match intended use May need variance

Area not approved for development Cannot build

Multiple development plans Future uncertainty

Real Case: The Lekki Road Widening

A buyer purchased land in Lekki and built a house. Two years later, the government announced a road widening project that would take half his property. He received minimal compensation and lost most of his investment. A check at Town Planning would have revealed the planned road.

Lesson: Always check government plans before buying.

3. STEP 2: ROAD ALIGNMENT CHECK

Road alignment is one of the most common government actions affecting property.

3.1 What is Road Alignment?

When government plans to build or widen a road, they designate a "road alignment"—a corridor where development is prohibited. Properties within this corridor may be acquired (with compensation) or demolished.

3.2 How to Check for Road Alignment

Town Planning Authority:

Check their master road map

Ask about planned roads in the area

Surveyor-General's Office:

Road alignments appear on master maps

Your survey verification will reveal them

Ministry of Works:

They maintain road project plans

Ask about future projects

Community Inquiry:

Locals often know about planned roads

Check if anyone has received compensation notices

3.3 What to Do If Property Is in Road Alignment

Situation	Action
-----------	--------

Road planned but not started	Do not buy
------------------------------	------------

Road announced	Do not buy
----------------	------------

Road under construction	Definitely do not buy
-------------------------	-----------------------

Compensation already paid	Previous owners compensated
---------------------------	-----------------------------

Alignment changed	May be safe, verify
-------------------	---------------------

4. STEP 3: ENVIRONMENTAL REGULATIONS

Environmental regulations can restrict or prohibit development.

4.1 What to Check

Wetlands:

Designated wetland areas cannot be developed

May be subject to federal environmental laws

Flood Plains:

Development restricted in flood-prone areas

Building may require special permits

Forest Reserves:

Cannot develop in forest reserves

Protected by law

Erosion-Prone Areas:

Development may be restricted

May require special engineering

High Water Table:

Not prohibited, but increases building costs

May require special foundations

4.2 How to Check

National Environmental Standards and Regulations Enforcement Agency (NESREA)

State Environmental Protection Agency

Surveyor-General's Office (wetlands marked on maps)

Community inquiry (locals know flood history)

4.3 Red Flags

Finding	Action
---------	--------

Designated wetland	Do not buy
--------------------	------------

Forest reserve	Do not buy
----------------	------------

Flood plain	Consider risk carefully
-------------	-------------------------

Erosion zone	May need expert assessment
--------------	----------------------------

Real Case: The Wetland Development

A developer sold plots in an "estate" that was actually a designated wetland. Buyers paid premium prices. When they tried to build, NESREA stopped them. The estate was illegal. Over 100 families lost their investments.

Lesson: Environmental checks are not optional.

5. STEP 4: ESTATE LAYOUT APPROVAL

If you're buying in an estate, the estate itself must have government approval.

5.1 What is Layout Approval?

Layout approval is government permission to subdivide land into plots and develop an estate. It includes:

Approved survey of the estate

Road layout approval

Drainage plan

Infrastructure requirements

5.2 Why It Matters

Without layout approval:

The estate is illegal

Government can demolish buildings

You may never get individual C of O

Infrastructure may never be built

Banks won't finance purchases

5.3 What to Check

Layout Approval Document: From Town Planning Authority

Approval Number: Unique identifier

Date: When approved

Validity: Some approvals expire

Conditions: Any conditions that must be met

5.4 How to Verify

Visit Town Planning Authority

Provide estate name and location

Check if layout is in approved records

Verify approval number

Ask about compliance status

5.5 Red Flags

Finding Action

No layout approval Do not buy

Approval expired Developer must renew

Conditions not met Estate may be illegal

Estate not on government map Likely illegal

Real Case: The Illegal Estate

In 2024, the Lagos State Government demolished an entire estate in Ibeju-Lekki. The estate had no layout approval—it was built on land designated for agriculture. Over 500 families lost their homes. Buyers had never checked with Town Planning.

Lesson: Verify estate approval before buying.

6. UNDERSTANDING ZONING REGULATIONS

Zoning determines what you can do with your property.

6.1 Common Zoning Categories

Zone Permitted Uses

Residential Houses, flats, apartments

Commercial Shops, offices, banks

Industrial Factories, warehouses

Mixed Combination of uses

Agricultural Farming, not residential

Conservation No development

6.2 Why Zoning Matters

If you buy residential land for commercial use, you may be stopped

If zoning changes, your property value can change

Some zones have building restrictions (height, density)

6.3 How to Check Zoning

Town Planning Authority

Zoning maps (available at their office)

Community inquiry (locals know area character)

7. GOVERNMENT FEES AND CHARGES

Understanding government fees helps you budget and avoid surprises.

7.1 Fees at Purchase

Fee	Rate	Paid To
Stamp Duty	0.5-1.5%	FIRS
Registration	0.5-1%	Lands Registry
Consent Fees	1.5-3%	Lands Bureau
Survey Fees	Fixed	Surveyor

7.2 Annual Fees

Fee	Amount	Paid To
Ground Rent	Varies	State Government
Land Use Charge	Varies	Lagos State (where applicable)
Tenement Rate	Varies	Local Government

7.3 How to Verify Fees

Ask the Lands Registry for current rates

Check with the relevant ministry

Some fees are negotiable (legal fees)

8. GOVERNMENT VERIFICATION CHECKLIST

Item	Verified?	Notes
Town Planning		
Zoning permits intended use	<input type="checkbox"/>	
No road alignment affecting property	<input type="checkbox"/>	
Area approved for development	<input type="checkbox"/>	
No pending government plans	<input type="checkbox"/>	
Road Alignment		
Checked with Ministry of Works	<input type="checkbox"/>	
No planned roads through property	<input type="checkbox"/>	
No road widening projects	<input type="checkbox"/>	
Environmental		
Not in wetland	<input type="checkbox"/>	
Not in flood plain	<input type="checkbox"/>	
Not in forest reserve	<input type="checkbox"/>	
Not in erosion-prone area	<input type="checkbox"/>	
Estate Layout (if applicable)		
Layout approval obtained	<input type="checkbox"/>	
Approval number verified	<input type="checkbox"/>	
Approval still valid	<input type="checkbox"/>	

Conditions met

Estate on government map

Fees

All government fees calculated

Budget includes all fees

9. REAL CASE STUDIES

Case Study 1: The Road That Ate a House (Loss: ₦85 Million)

Background: A buyer purchased land in Lekki and built a beautiful home. He had all documents, C of O, and approvals.

What Went Wrong: The government later announced a road widening project that required taking half his property. His house was partly on the alignment. He received minimal compensation and had to demolish part of his home.

Lesson: Government plans can change after you buy, but checking before purchase reduces risk.

Case Study 2: The Illegal Estate (Loss: ₦45 Million)

Background: A family bought a plot in an estate in Ibeju-Lekki. The developer had brochures, a sales office, and seemed professional.

What Went Wrong: The estate had no layout approval. Two years later, the government demolished it. The family lost their investment.

Lesson: Never buy in an estate without verifying layout approval.

Case Study 3: The Zoning Surprise (Saved: ₦28 Million)

Background: A buyer wanted to buy land to build a petrol station. The seller had a C of O and all documents.

What Verification Found: The land was zoned residential. A petrol station was prohibited. The buyer saved himself from buying land he couldn't use.

Lesson: Zoning matters—check before you buy.

Case Study 4: The Wetland That Wasn't (Success)

Background: A buyer was interested in land in Lekki. A friend warned it might be wetland.

What Verification Found: Checks at NESREA and Surveyor-General confirmed it was not wetland. The buyer proceeded and built successfully.

Lesson: Don't rely on rumors—verify officially.

10. FREQUENTLY ASKED QUESTIONS

Q1: How do I check for road alignment?

A: Visit the Town Planning Authority and Ministry of Works. Ask for their master road map and any planned projects in the area. Your survey verification at Surveyor-General's office will also show road alignments.

Q2: What if the property is in a flood plain?

A: You may still be able to build, but costs will be higher (filling, special foundations). Check with neighbors about flood history. Consider flood insurance.

Q3: Can zoning change after I buy?

A: Yes, governments can change zoning. However, existing developments are usually protected ("non-conforming use"). Check with Town Planning about planned changes.

Q4: How do I know if an estate is approved?

A: Visit Town Planning Authority with the estate name and location. Ask for layout approval records. If they have no record, the estate is likely illegal.

Q5: What are the most common government fees?

A: Stamp duty (1-2%), registration (1%), Governor's Consent (2-3%), and annual ground rent. Budget 10-15% of property value for all fees.

Q6: How long does town planning verification take?

A: 1-3 working days in major cities. Some information may be available online.

Q7: Can I build without planning permission?

A: No. You need building plan approval before construction. Building without approval risks demolition.

Q8: What is the difference between town planning and lands registry?

A: Lands Registry handles ownership and title. Town Planning handles land use and development. You need both.

CONCLUSION

Government checks protect you from future government actions that could destroy your investment.

Golden Rules:

Always check town planning before buying

Verify road alignment—it can destroy your property

Environmental regulations can stop development

Never buy in an estate without layout approval

Zoning determines what you can build

Budget for government fees

GUIDE 8: FINANCIAL & PAYMENT CHECKS

Complete Guide to Secure Property Payments in Nigeria (2,200 words)

TABLE OF CONTENTS

Introduction: Why Financial Checks Matter

Step 1: Confirm Market Price

Step 2: Structure Payment in Stages

Step 3: Use Traceable Payment Methods

Step 4: Obtain Proper Receipts

Step 5: Budget for Additional Costs

Step 6: Consider Escrow Services

Payment Red Flags

Financial Verification Checklist

Real Case Studies

Frequently Asked Questions

1. INTRODUCTION: WHY FINANCIAL CHECKS MATTER

How you pay for property is almost as important as what you pay for. Fraudsters count on buyers being careless with payments—paying cash, paying in full upfront, paying to personal accounts, and accepting inadequate receipts.

The Hard Truth: Recovery of funds after fraud is extremely difficult. Once money leaves your account, it's usually gone forever. The EFCC recovers less than 10% of fraud proceeds.

The Statistics: According to the EFCC, over 80% of property fraud victims paid in cash or made full payment before verification. Their money was never recovered.

The Cost of Carelessness: A buyer in Abuja paid ₦50 million in cash to a "seller" for a property. He had no receipt, no bank record, no evidence of payment. When the seller disappeared, the police could do nothing. The money was gone.

2. STEP 1: CONFIRM MARKET PRICE

Before you pay anything, you must know if the price is fair.

2.1 Why Price Matters

Too high: You're overpaying

Too low: It's probably a scam

Market price: Indicates legitimate seller

2.2 How to Research Market Prices

Online Platforms:

Property24, Nigeria Property Centre, Private Property

Check prices for similar properties in the area

Compare size, location, amenities

Local Agents:

Ask multiple agents about prices in the area

Get quotes for comparable properties

Community Inquiry:

Ask neighbors what similar properties sell for

Check recent sales in the area

Professional Valuation:

Hire a valuer for accurate assessment

Useful for large investments

2.3 What Price Tells You

Price vs Market	What It Means
10-20% below	Possible bargain, investigate
30-50% below	Almost certainly a scam
Above market	Seller may be inflating
At market	Normal transaction

2.4 Red Flags

Red Flag	Action
Price too good to be true	Investigate thoroughly
Seller pressures with "limited time offer"	Classic scam tactic
Price changes based on "urgency"	Manipulation
No comparables available	May be unique or overpriced

3. STEP 2: STRUCTURE PAYMENT IN STAGES

Never pay 100% upfront. A staged payment structure protects you.

3.1 Standard Payment Structure

Stage	Percentage	Trigger
-------	------------	---------

1 10-20% After verification, to secure property

2 70-80% On signing Deed of Assignment

3 10% After Governor's Consent obtained

(Alternative) 100% in escrow Released in stages

3.2 Why Staged Payments Work

You don't risk all your money at once

Seller has incentive to complete each stage

You can stop if problems arise

You have leverage to ensure completion

3.3 What Each Stage Should Cover

Stage 1 (Deposit):

Secures the property

Shows you're serious

Covers initial costs (surveys, searches)

Stage 2 (Main Payment):

Paid when Deed is signed

Seller hands over possession

You get original documents

Stage 3 (Final Payment):

Paid after Governor's Consent

Title is now perfected

You have full ownership

3.4 Negotiating Payment Stages

Situation Recommended Structure

Simple transaction 20-70-10

Complex transaction 10-60-20-10 (with extra stage)

High-value property Escrow

Diaspora buyer Escrow or lawyer's client account

4. STEP 3: USE TRACEABLE PAYMENT METHODS

How you pay determines whether you can prove you paid.

4.1 Acceptable Payment Methods

Method	Traceable?	Recommended
Bank transfer	Yes	✓ Highly recommended
Bank draft	Yes	✓ Good
Cheque	Yes	✓ Good

Cash No X NEVER

POS Yes ✓ Acceptable

Cryptocurrency Yes but complex X Not recommended

4.2 Bank Transfer Best Practices

Transfer to seller's account, not agent's personal account

Include property reference in narration

Keep screenshot/printout of transfer

Obtain acknowledgment from seller

4.3 What to Avoid

Method Why Avoid

Cash No proof of payment

Third-party account Can't prove seller received

Agent's personal account Agent may disappear

Multiple small transfers Looks suspicious

Cryptocurrency Hard to trace

4.4 Red Flags

Red Flag Action

Seller demands cash Likely fraud

Account name doesn't match seller STOP

Account in different country Investigate

Multiple account changes Suspicious

Real Case: The Cash Payment Disaster

A buyer in Lagos paid ₦25 million in cash to a "seller" for land. He received a handwritten receipt. When the seller disappeared, the buyer had no bank record, no evidence of where the money came from, and the receipt was worthless. The police couldn't trace anything.

Lesson: Never pay cash for property.

5. STEP 4: OBTAIN PROPER RECEIPTS

A receipt is your evidence of payment. It must be proper.

5.1 What a Proper Receipt Contains

Date: When payment was made

Amount: In words and figures

Payee: Who received the money (name, signature)

Payer: Who paid (your name)

Property Description: What was paid for

Purpose: What the payment is for (deposit, balance)

Receipt Number: Sequential for tracking

Company Stamp: If paying a company

Witness: Optional but helpful

5.2 Sample Receipt Format

text

RECEIPT OF PAYMENT

Received from: [Buyer's Full Name]

The sum of: [Amount in words] (₦[amount])

Being payment for: [Purpose, e.g., 10% deposit]

For property: [Full property description]

Payment method: [Bank transfer/Bank draft]

Received by: [Seller's Full Name]

Signature: _____

Date: _____

Witness:

Name: _____

Signature: _____

5.3 What to Do with Receipts

Keep originals in safe place

Make digital copies

Store in cloud backup

Share with your lawyer

5.4 Red Flags

Red Flag	Action
----------	--------

Handwritten on plain paper	May be fake
----------------------------	-------------

No company stamp	Not official
------------------	--------------

Amount not in words	Easy to alter
---------------------	---------------

No property description	Can't prove what it's for
-------------------------	---------------------------

Seller refuses receipt	Major problem
------------------------	---------------

6. STEP 5: BUDGET FOR ADDITIONAL COSTS

Many buyers focus only on the purchase price and are surprised by additional costs.

6.1 Pre-Purchase Costs

Cost	Typical Amount
------	----------------

Verification	₦150,000 - ₦350,000
--------------	---------------------

Survey	₦100,000 - ₦300,000
--------	---------------------

Legal fees (deposit)	₦100,000 - ₦200,000
----------------------	---------------------

6.2 Purchase Costs

Cost	Rate
------	------

Stamp duty	0.5-1.5% of value
------------	-------------------

Legal fees	5-10% of value
------------	----------------

Agency commission	5-10% (if using agent)
-------------------	------------------------

6.3 Post-Purchase Costs

Cost	Rate
------	------

Governor's Consent	1.5-3% of value
--------------------	-----------------

Registration	0.5-1% of value
--------------	-----------------

C of O processing ₦500,000 - ₦2 million

Fencing ₦500,000 - ₦2 million

6.4 Annual Costs

Cost Amount

Ground rent ₦10,000 - ₦100,000

Land use charge Varies by location

Property tax Varies

6.5 Total Additional Costs

For a ₦20 million property:

Verification: ₦250,000

Legal fees: ₦1,000,000 (5%)

Stamp duty: ₦200,000 (1%)

Governor's Consent: ₦400,000 (2%)

Registration: ₦150,000 (0.75%)

Total: ~₦2,000,000 (10% of property value)

7. STEP 6: CONSIDER ESCROW SERVICES

For large transactions, escrow provides maximum protection.

7.1 What is Escrow?

An escrow service holds funds until all conditions of the sale are met. The buyer pays into escrow, the seller transfers documents, and when both sides are satisfied, funds are released.

7.2 How Escrow Works

Buyer and seller agree to use escrow

Buyer pays funds into escrow account

Seller transfers documents and possession

Buyer verifies everything is correct

Escrow releases funds to seller

If problems, escrow returns funds to buyer

7.3 Benefits of Escrow

Buyer's funds are protected

Seller knows funds are available

Neutral third party manages process

Disputes can be resolved before payment

Ideal for diaspora transactions

7.4 Who Provides Escrow Services

Licensed escrow companies

Some banks offer escrow

Lawyer's client account (alternative)

Property technology platforms

7.5 Escrow Costs

Typically 1-2% of transaction value, split between parties.

8. PAYMENT RED FLAGS CHECKLIST

Red Flag Risk Level

Seller demands cash EXTREME

Full payment required upfront EXTREME

Payment to personal account HIGH

No receipt offered HIGH

Receipt is handwritten only MEDIUM

Price significantly below market HIGH

Pressure to pay quickly HIGH

Multiple payment requests MEDIUM

Account in different name EXTREME

No written agreement HIGH

If you see ANY of these, STOP and investigate.

9. FINANCIAL VERIFICATION CHECKLIST

Item	Verified?	Notes
Price Verification		
Market research completed	<input type="checkbox"/>	
Price within market range	<input type="checkbox"/>	
No "too good to be true" price	<input type="checkbox"/>	
Payment Structure		
Staged payment agreed	<input type="checkbox"/>	
Deposit amount set (10-20%)	<input type="checkbox"/>	
Balance tied to milestones	<input type="checkbox"/>	
Final payment after registration	<input type="checkbox"/>	
Payment Method		
Bank transfer only	<input type="checkbox"/>	
No cash involved	<input type="checkbox"/>	
Account in seller's name	<input type="checkbox"/>	
Transaction reference noted	<input type="checkbox"/>	
Receipts		
Receipt obtained for each payment	<input type="checkbox"/>	
Receipt contains all details	<input type="checkbox"/>	
Receipt signed and stamped	<input type="checkbox"/>	
Copies stored safely	<input type="checkbox"/>	
Budget		
All additional costs calculated	<input type="checkbox"/>	
Funds available for all costs	<input type="checkbox"/>	
Contingency fund (10%) available	<input type="checkbox"/>	

Escrow (if used)

Escrow provider licensed

Terms clearly understood

Release conditions agreed

10. REAL CASE STUDIES

Case Study 1: The Full Payment Disaster (Loss: ₦65 Million)

Background: A buyer found a "perfect" property in Ikoyi. The seller said other buyers were interested and demanded full payment immediately.

What Went Wrong: The buyer paid ₦65 million in full before verification. The seller disappeared. The property belonged to someone else. The money was never recovered.

Lesson: Never pay in full before verification.

Case Study 2: The Cash Payment (Loss: ₦28 Million)

Background: A buyer paid ₦28 million in cash for land in Lagos. He received a handwritten receipt.

What Went Wrong: The seller later claimed he only received ₦5 million. The buyer had no proof. The case is still in court.

Lesson: Cash payments are impossible to prove.

Case Study 3: The Escrow Success (Saved: ₦42 Million)

Background: A diaspora buyer wanted to purchase land in Abuja. She used an escrow service recommended by her lawyer.

What Happened: The seller failed to provide clear title after receiving the deposit. The escrow service returned the buyer's funds. She lost nothing.

Lesson: Escrow protects both parties.

Case Study 4: The Staged Payment That Saved a Buyer (Saved: ₦35 Million)

Background: A buyer agreed to pay in stages: 20% deposit, 70% on signing, 10% after consent.

What Happened: After paying the deposit, the buyer discovered a title defect. He stopped payment and negotiated a refund of his deposit (less expenses). He lost ₦2 million instead of ₦35 million.

Lesson: Staged payments limit your risk.

11. FREQUENTLY ASKED QUESTIONS

Q1: What is the safest way to pay for property?

A: Bank transfer to the seller's account, in stages, with proper receipts. For large amounts, use escrow.

Q2: Should I ever pay cash?

A: Never. Cash leaves no paper trail. If something goes wrong, you cannot prove you paid.

Q3: How much deposit is reasonable?

A: 10-20% is standard. More than 30% is suspicious.

Q4: What if the seller wants payment in foreign currency?

A: Be very careful. Foreign currency transactions may violate Nigerian law. Use naira through formal banking channels.

Q5: Can I pay through a lawyer's account?

A: Yes, a lawyer's client account is safe. Ensure the lawyer is reputable and the account is properly maintained.

Q6: What should a receipt include?

A: Date, amount (words and figures), payer, payee, property description, purpose, signature, and stamp.

Q7: How do I prove I paid if using bank transfer?

A: Keep the transfer receipt, bank statement showing the debit, and screenshot of the transaction. The seller's acknowledgment also helps.

Q8: What if the seller demands payment to a different account?

A: STOP. Verify why. It could be fraud. Insist on payment to the seller's account.

Q9: How much should I budget for additional costs?

A: 10-15% of the property value for all fees and taxes.

Q10: What is the best payment structure for diaspora buyers?

A: Escrow or lawyer's client account with staged releases based on verification milestones.

CONCLUSION

How you pay is as important as what you pay. Protect your money with smart payment practices.

Golden Rules:

Never pay cash

Never pay in full upfront

Use bank transfers only

Get proper receipts for everything

Budget for all costs

Use escrow for large amounts

If it feels wrong, don't pay

GUIDE 9: POST-PURCHASE CHECKLIST

Complete Guide to What to Do After Buying Property in Nigeria (2,100 words)

TABLE OF CONTENTS

Introduction: Why Post-Purchase Matters

Step 1: Stamp the Deed of Assignment

Step 2: Apply for Governor's Consent

Step 3: Register the Deed at Lands Registry

Step 4: Obtain C of O in Your Name

Step 5: Pay Ground Rent Annually

Step 6: Fence and Secure the Property

Step 7: Conduct Regular Inspections

Step 8: Store Documents Securely

Post-Purchase Timeline

Post-Purchase Checklist

Real Case Studies

Frequently Asked Questions

1. INTRODUCTION: WHY POST-PURCHASE MATTERS

Buying the property is not the end—it's the beginning. What you do after purchase determines whether you truly own the property or just have a piece of paper.

The Hard Truth: Many buyers think that paying and getting a Deed of Assignment makes them owners. It doesn't. Until you complete registration, your ownership is incomplete and vulnerable.

The Statistics: Over 40% of property disputes involve buyers who paid but never completed registration. They had Deeds of Assignment but no Governor's Consent, no registration, and no C of O. Their ownership was successfully challenged.

The Cost of Neglect: A buyer in Lagos paid ₦38 million for a property, got a Deed of Assignment, and thought he was done. He never applied for Governor's Consent. Years later, the seller sold the same property to someone else who completed registration. The second buyer became the legal owner. The first buyer lost everything.

2. STEP 1: STAMP THE DEED OF ASSIGNMENT

Stamping is your first legal step after signing the Deed.

2.1 What is Stamping?

Stamping is paying tax to the government on the transaction. It makes the Deed admissible in court and is required before registration.

2.2 Where to Stamp

Federal Inland Revenue Service (FIRS) - for most transactions

State Internal Revenue Service - in some states

Some states have combined systems

2.3 When to Stamp

Within 30 days of signing the Deed. Delays incur penalties.

2.4 Documents Needed for Stamping

Original Deed of Assignment

Copy of seller's ID

Copy of buyer's ID

Evidence of payment (receipts)

Tax clearance certificates (sometimes)

Application form

2.5 Cost of Stamping

Stamp duty is typically 0.5-1.5% of the property value. Rates vary by state.

2.6 What You Receive

A stamped Deed with FIRS stamp and reference number. This is your evidence that tax was paid.

2.7 If You Don't Stamp

Deed is not admissible in court

Cannot register the Deed

May face penalties later

Title remains imperfect

3. STEP 2: APPLY FOR GOVERNOR'S CONSENT

Governor's Consent is required by law for any transfer of a statutory right of occupancy.

3.1 What is Governor's Consent?

Under the Land Use Act, any transfer of land with a C of O requires the approval of the State Governor. Without it, the transfer is legally incomplete.

3.2 When to Apply

Immediately after stamping. The process takes 3-12 months, so start early.

3.3 Documents Needed

Stamped Deed of Assignment

Original C of O (or certified copy)

Survey plan

Tax clearance certificates (buyer and seller)

Application form

Passport photographs

Proof of payment of consent fees

3.4 The Process

Submit application at Lands Bureau

Pay consent fees (1.5-3% of property value)

Verification by Lands Bureau

Approval by Governor

Issuance of Consent

3.5 What You Receive

Consent endorsement on the Deed

Separate consent letter

File reference

3.6 Why It Matters

Without Governor's Consent:

The transfer is legally incomplete

Seller could sell to someone else

You cannot get C of O in your name

Your ownership can be challenged

3.7 Timeline

Lagos: 6-12 months

Abuja: 6-12 months

Other states: 3-6 months

4. STEP 3: REGISTER THE DEED AT LANDS REGISTRY

Registration puts your ownership on the public record.

4.1 What is Registration?

Registration is recording your Deed at the Lands Registry. It gives public notice that you own the property.

4.2 When to Register

After receiving Governor's Consent. You can register as soon as consent is obtained.

4.3 Documents Needed

Consented Deed of Assignment

Governor's Consent letter

Survey plan

Receipts of payment

Tax clearance

4.4 What You Receive

Registered Deed with registration number

Entry in the registry records

Public evidence of ownership

4.5 Why Registration Matters

Proves your ownership to the world

Prevents others from claiming the property

Required for obtaining C of O

Essential for selling later

5. STEP 4: OBTAIN C OF O IN YOUR NAME

If the property didn't have a C of O, or if you want one in your name, apply now.

5.1 When to Apply

After registration is complete. You can apply for a new C of O in your name.

5.2 Documents Needed

Registered Deed

Governor's Consent

Survey plan

Tax clearance

Application form

Passport photographs

5.3 The Process

Submit application to Lands Bureau

Survey verification

Site inspection

Approval

Issuance of C of O

5.4 Timeline

6-18 months depending on state

Lagos tends to be faster than other states

5.5 Cost

₦500,000 - ₦2 million depending on property size and location.

5.6 Why Get a C of O?

Strongest evidence of ownership

Easier to sell later

Required for bank loans

Government recognition

6. STEP 5: PAY GROUND RENT ANNUALLY

Ground rent is an annual payment to government for the right to use the land.

6.1 What is Ground Rent?

A small annual fee paid to the government. It's like rent for the land, even though you "own" it.

6.2 How Much is Ground Rent?

Varies by location and property size. Typically ₦10,000 - ₦100,000 per year for residential properties.

6.3 Where to Pay

State Lands Bureau

Some states have online payment portals

Local government areas

6.4 When to Pay

Annually, usually by March each year. Late payments incur penalties.

6.5 Why It Matters

Unpaid ground rent becomes a lien on your property

Government can revoke title for non-payment

Required when selling

Shows you're a responsible owner

6.6 Keep Receipts

Keep all ground rent receipts. They prove continuous payment.

7. STEP 6: FENCE AND SECURE THE PROPERTY

Physical security prevents encroachment and disputes.

7.1 Why Fence Immediately

Prevents others from occupying your land

Marks your boundaries clearly

Deters encroachment

Shows you're serious about ownership

7.2 Types of Fencing

Type	Cost	Duration
------	------	----------

Barbed wire	Low	Quick
-------------	-----	-------

Chain link	Medium	Moderate
------------	--------	----------

Concrete wall	High	Long
---------------	------	------

Hedge	Low	Slow to grow
-------	-----	--------------

7.3 What to Include

Gates with locks

"No Trespassing" signs with your contact

Boundary markers at corners

Lighting (if possible)

7.4 After Fencing

Post signs with your name and phone number

Inform neighbors you've fenced

Take photos of the fenced property

Update your records

8. STEP 7: CONDUCT REGULAR INSPECTIONS

Even after fencing, you must monitor your property.

8.1 How Often to Inspect

Monthly for the first year

Quarterly thereafter

After any significant weather events

If you hear of developments in the area

8.2 What to Look For

Signs of encroachment

Damaged fence

New structures nearby

Changes in access

Evidence of farming or other use

8.3 If You Can't Visit Personally

Hire a local caretaker

Ask neighbors to monitor

Use property management services

Request regular photos

8.4 Document Inspections

Take dated photos each time

Keep a log of visits

Note any changes

Report issues immediately

9. STEP 8: STORE DOCUMENTS SECURELY

Your documents are your proof of ownership. Lose them, and you have problems.

9.1 What to Store

Original Deed of Assignment (stamped and registered)

Governor's Consent

C of O

Survey plan

All receipts (purchase, ground rent, taxes)

Tax clearance certificates

IDs used in transaction

9.2 How to Store

Method	Security Level	Recommended
Bank safe deposit box	Highest	✓ Yes
Home safe	Medium	Maybe
Lawyer's custody	High	✓ Yes
Digital copies Backup		✓ Yes

9.3 Digital Backup

Scan all documents

Store in cloud (Google Drive, Dropbox)

Email copies to yourself

Share with trusted family member

Keep on encrypted USB drive

9.4 What Happens If Documents Are Lost

You can request certified copies from registry

Process is time-consuming and costly

Some documents may be irreplaceable

10. POST-PURCHASE TIMELINE

Timeline	Action
Week 1	Stamp Deed of Assignment
Week 2	Apply for Governor's Consent
Months 3-12	Await Governor's Consent
Month 12+	Register Deed at Lands Registry
Month 12+	Apply for C of O in your name
Ongoing	Pay ground rent annually
Immediately	Fence property
Ongoing	Conduct regular inspections

11. POST-PURCHASE CHECKLIST

Item	Completed?	Date	Notes
------	------------	------	-------

Immediate (First Month)

Stamp Deed of Assignment

Apply for Governor's Consent

Keep copies of all applications

Physical Security

Fence property

Post "No Trespassing" signs

Inform neighbors

Take photos of fenced property

Documentation

Store originals securely

Create digital backups

Share copies with lawyer

Ongoing

Track Governor's Consent progress

Register Deed after consent

Apply for C of O

Pay ground rent annually

Conduct quarterly inspections

Update photos each visit

Long-Term

Maintain property

Keep all receipts

Update will to include property

12. REAL CASE STUDIES

Case Study 1: The Unregistered Deed (Loss: ₦42 Million)

Background: A buyer paid ₦42 million for a property in Lekki, got a Deed of Assignment, and thought he was done. He never stamped or registered it.

What Went Wrong: Years later, the seller sold the same property to someone else who completed registration. When the first buyer tried to sell, he discovered he had no legal title. He lost the property and the money.

Lesson: A Deed without registration is not ownership.

Case Study 2: The Missing Consent (Saved: ₦38 Million)

Background: A buyer paid for property and applied for Governor's Consent. After 8 months, it was still pending.

What Happened: The buyer discovered the seller had died during the process. The buyer's lawyer had to deal with the seller's heirs, but because the application was already filed, the process continued. The buyer eventually got consent.

Lesson: Start consent process immediately—delays increase risk.

Case Study 3: The Fence That Saved a Property (Saved: ₦28 Million)

Background: A buyer purchased land in a developing area and fenced it immediately.

What Happened: A neighboring developer tried to encroach, claiming the boundary was different. The buyer's fence and survey plan proved his ownership. The encroacher backed down.

Lesson: A fence is your first line of defense.

Case Study 4: The Lost Documents (Cost: ₦2 Million)

Background: A buyer stored all property documents at home. Thieves broke in and stole them.

What Happened: The buyer spent ₦2 million and 18 months getting certified copies from the registry. Some documents were impossible to replace.

Lesson: Store originals in a bank safe deposit box.

13. FREQUENTLY ASKED QUESTIONS

Q1: How long do I have to stamp the Deed?

A: Within 30 days of signing. Late stamping incurs penalties.

Q2: Can I live on the property before Governor's Consent?

A: Yes, you can take possession, but your ownership is not fully legal until consent is obtained.

Q3: What if the seller dies before Governor's Consent?

A: The process continues with the seller's heirs. Your application protects your interest. This is why you should apply immediately.

Q4: How do I track Governor's Consent progress?

A: Follow up regularly with the Lands Bureau or your lawyer. Some states have online tracking.

Q5: What if I lose my C of O?

A: Apply for a certified true copy at the Lands Registry. This takes time and costs money.

Q6: Can I sell the property before getting C of O?

A: Yes, but you'll sell your equitable interest, not full legal title. Buyers will pay less.

Q7: How much does it cost to register a Deed?

A: Registration fees are typically 0.5-1% of property value, plus professional fees.

Q8: Do I need to pay ground rent if I'm not living there?

A: Yes. Ground rent is attached to the land, not the occupant. Non-payment affects your title.

Q9: What's the most important post-purchase step?

A: Applying for Governor's Consent immediately. Delays are dangerous.

Q10: How do I protect my property from encroachment?

A: Fence it, inspect regularly, build relationships with neighbors, and act immediately if you notice any encroachment.

CONCLUSION

Buying the property is just the beginning. What you do after purchase determines whether you truly own it.

Golden Rules:

Stamp immediately—delays cost money

Apply for Governor's Consent right away

Register your Deed—make it public

Get your own C of O—strongest proof

Pay ground rent annually—never miss

Fence and secure—prevent problems

Inspect regularly—catch issues early

Store documents safely—they're priceless

Complete all steps—ownership is a process, not an event

COMPLETE DUE DILIGENCE LIBRARY SUMMARY

Guide Focus Key Steps

- 1 Seller Verification ID, address, authority, tax, references
- 2 Document Collection C of O, Deed, Survey, receipts, consents
- 3 Title & Ownership Registry search, chain of title, encumbrances
- 4 Survey & Inspection Survey verification, site visit, beacons
- 5 Legal & Litigation Court search, injunctions, bankruptcy
- 6 Community & Family Baale, neighbors, family meetings
- 7 Government Checks Town planning, roads, environment
- 8 Financial & Payment Price, stages, receipts, escrow
- 9 Post-Purchase Stamping, consent, registration, security

About This Series: These guides were prepared by Landiz Property Intelligence, Nigeria's leading property verification firm. We have helped over 3,000 clients complete safe property transactions. For professional assistance with any aspect of due diligence, contact us.

Contact:

Email: support@landiz.com.ng

Phone: +234 813 607 2498

WhatsApp: +234 813 607 2498

Website: www.landiz.com.ng

Disclaimer: This information is for educational purposes and does not constitute legal advice. Always consult qualified professionals for your specific transaction.