Buying in Nigeria from abroad

A practical planning guide for buyers who cannot attend every viewing or meeting. Pair it with the Femic Homes property-buyer checklist and independent professional advice.

Build a team that reports to you

[ ] Appoint your own lawyer and, where appropriate, a registered surveyor and qualified building inspector. Agree their scope, fees and written deliverables directly.

[ ] Establish the identity and authority of the seller, developer and any representative. Keep copies of engagement letters and identity checks securely.

Verify the exact property remotely

[ ] Request a live video viewing that shows the exact unit or plot, boundaries, access and surroundings. A promotional video is not an independent inspection.

[ ] Commission an inspection report with dated photographs and observations on drainage, access, occupation, utilities and any building condition concerns.

[ ] Ask your advisers to match the location and survey details to the title information, and conduct searches with the appropriate authorities.

Control documents and decisions

[ ] Keep your own secure folder of documents, contracts, searches, reports, receipts and correspondence. Do not rely on a chat history as your only record.

[ ] If someone must sign or act for you, have your lawyer define the authority and its limits. Confirm which original documents are needed and how they will be delivered.

Plan the complete cost

[ ] Record the purchase price, professional fees, applicable transfer costs, estate charges, repairs and ongoing expenses. Confirm currencies, transfer fees and payment dates.

[ ] For off-plan or instalment purchases, review milestones, delivery specifications, price adjustments, default provisions and remedies for delay with your lawyer.

Payments, handover and follow-through

Keep payment instructions under control

[ ] Independently verify the named recipient and account before paying. Confirm changed bank details through a separate trusted contact method.

[ ] Use traceable payments consistent with the reviewed agreement. Keep bank confirmations and obtain receipts identifying the property and purpose of each payment.

[ ] Do not let travel plans, time-zone differences or a discount deadline replace document checks and independent advice.

Plan for allocation and handover

[ ] Agree who attends, what is inspected and which documents, keys and access arrangements are delivered. Record unresolved defects and agreed deadlines in writing.

[ ] Ask your lawyer to explain outstanding consent, stamping and registration steps. Paying the price and completing the legal transfer are separate milestones.

[ ] If the property will be rented or managed for you, separately agree responsibilities, costs, reporting and authority for spending.

Your remote-purchase plan

My independent advisers: _____

Inspection / viewing date: _____

Unresolved checks and responsible person: _____

Expected completion / handover: _____

Get help exploring options

Femic Homes works with buyers in Nigeria and abroad. Share your location preferences, budget and plans so we can help you explore properties and arrange the next conversation or viewing.

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General buyer education, not transaction-specific legal or investment advice. Verify current requirements with the relevant authorities and your appointed advisers.

Official starting points - use the authority for the property location.

Lagos State land administration portal

FCT AGIS legal-search guidance