Before you buy property in Nigeria

A practical checklist for a home or plot of land. Use it to organise questions, documents and independent checks before committing money.

Requirements depend on the property, transaction and jurisdiction. This checklist does not establish title or replace advice from your own lawyer, registered surveyor or qualified building professional.

1. Know what you are buying

[ ] Record the exact location, plot or unit number, area and proposed use. Ask what is included and what is only a future proposal.

[ ] For an estate, ask when allocation or handover happens and whether you can identify the exact unit or parcel now.

2. Establish who can sell

[ ] Identify the seller and the people signing. Ask your lawyer to verify ownership history and any representative's authority.

[ ] For a company, check CAC information. Registration alone does not establish ownership of the property or ability to deliver a project.

3. Investigate documents and restrictions

[ ] Obtain the relevant title documents, transfer records and survey information early. Have your lawyer arrange the appropriate registry and other searches.

[ ] Ask a registered surveyor to compare the boundaries and coordinates with the site and investigate acquisition status, access and relevant restrictions.

4. Inspect the site and any building

[ ] Check actual access, drainage, flooding indicators, utilities, neighbouring activities and existing occupation. Ask which facilities are operational.

[ ] For a building, arrange a condition inspection and check applicable planning and building-control records. Appearance and ownership documents are separate from building condition and approvals.

5. Calculate the complete cost

[ ] Request an itemised written price including professional fees, applicable taxes and transfer costs, estate charges, utilities and foreseeable repairs. Identify who pays existing arrears.

Before signing and paying

[ ] Have your own lawyer review the agreement, payment schedule, refunds, default terms, allocation, possession and handover conditions.

[ ] Ask which consent, stamping and registration steps apply, who is responsible, and what completion documents you should receive.

[ ] Independently confirm the payment recipient and bank account. Verify any changed payment instructions through a separate trusted channel.

[ ] For instalments or off-plan purchases, check milestones, specifications, price changes, delay provisions and the consequences if either side defaults.

[ ] Keep agreements, receipts, search reports, inspection reports and correspondence in your own records.

Your property notes

Property / plot or unit:	Location:
Seller / developer:	Independent lawyer:
Surveyor / inspector:	Target total budget:

Questions to resolve before committing

What has been verified? What remains outstanding? Who will resolve it, by when, and what evidence will I receive?

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Take the next step

Tell Femic Homes your preferred location, budget and priorities. We can help you explore options, arrange viewings and identify questions to ask about documents, costs and the purchase process.

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

Lagos State land administration portal

FCT AGIS legal-search guidance

Corporate Affairs Commission company search