

Property Buyer's Due Diligence Checklist

A property matter is rarely just one document. It is a chain of title, a survey, a set of approvals, and a negotiation. Use this checklist as a working guide before you commit funds to any property transaction in Lagos — and bring it to your solicitor as a starting point for a full review.

ARTICLE I

Title Verification

- ☐ Confirm the seller's root of title and full chain of title.
- ☐ Verify the title has received Governor's Consent, or trace the status if consent is pending.
- ☐ Confirm the property does not appear on any government acquisition or revocation list.
- ☐ Match the name on the title document to the seller's valid means of identification.

ARTICLE II

Land Registry & Statutory Searches

- ☐ Conduct an official search at the relevant Lands Registry.
- ☐ Confirm the validity of the Certificate of Occupancy (C of O), where applicable.
- ☐ Check Excision and Gazette status for land carved out of family or community holdings.
- ☐ Verify the property is not affected by a government acquisition or right-of-way.

ARTICLE III

Corporate & Seller Verification

- ☐ If the seller is a company, conduct a search at the Corporate Affairs Commission (CAC).
- ☐ Confirm the individual signing has authority to sell (board resolution, where corporate).
- ☐ Verify the seller's identity against a valid, government-issued means of identification.
- ☐ Confirm the validity and scope of any Power of Attorney relied upon in the sale.



ARTICLE IV

Physical & Survey Checks

- ☐ Confirm the survey plan matches the physical dimensions and location on site.
- ☐ Inspect the property in person and verify boundary beacons or pillars.
- ☐ Check for encroachments from neighbouring plots.
- ☐ Confirm access road, easements, and any right-of-way affecting the property.

ARTICLE V

Encumbrances & Litigation

- ☐ Search for existing mortgages, liens, or charges registered against the property.
- ☐ Confirm there is no pending litigation over the property.
- ☐ Investigate any history of family or community land disputes tied to the title.
- ☐ Check for outstanding court injunctions (Lis Pendens) affecting the property.

ARTICLE VI

Financial & Contractual Terms

- ☐ Confirm the agreed payment structure and any escrow arrangement.
- ☐ Review the Deed of Assignment, or equivalent instrument, before signing anything.
- ☐ Clarify agency or brokerage commission, and who is responsible for it.
- ☐ Confirm there are no outstanding land use charges, service charges, or estate levies.

ARTICLE VII

Final Steps Before Closing

- ☐ Confirm the stamping and registration timeline, and who is responsible for it.
- ☐ Obtain original documents at handover: title deed, survey plan, and payment receipts.
- ☐ Confirm utility accounts and estate association status are in good standing.
- ☐ Retain certified copies of every document for your own records.



Before You Sign Anything

This checklist is intended as general guidance for property buyers in Lagos, Nigeria, and does not constitute legal advice. Every transaction carries its own risks, and the right documentation for one property may not be sufficient for another. Aston Bernice Attorneys recommends independent legal review before any funds change hands.

Ready to move forward with confidence?

Book a consultation with Aston Bernice Attorneys before you sign anything.

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