THE ABUJA LAND BUYER'S GUIDE

How to Verify Land Titles Before You Buy
And Avoid Common Scams

A FREE RESOURCE FOR EVERY NIGERIAN LOOKING TO BUY LAND IN ABUJA

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INTRODUCTION

Every year, thousands of Nigerians lose their life savings to fraudulent land deals in Abuja. Some are sold land that belongs to someone else. Others pay for plots already under government acquisition. Many hand over millions for titles that do not exist.

This guide was written by the team at Checkley Solutions to help you protect yourself. Whether you are buying land for the first time, building your family home, or investing from the diaspora — this document will walk you through exactly what to look for, what to avoid, and how to verify before you commit a single naira.

Knowledge is your best protection. Let's start.

WHAT'S INSIDE

CHAPTER 1 | COMMON LAND SCAMS IN ABUJA — AND HOW THEY WORK

Abuja's real estate market is one of the most active in Africa — and one of the most targeted by fraudsters. Here are the scams you must know about, including hotspots across FHA Lugbe, Karsana, Idu, Kiyami, Lokogoma, Life Camp, and beyond.

1. Omo Onile (Community Land Extortion)

Common in: Kiyami, Karsana, Pyakasa, Gwagwalada outskirts

Omo Onile are self-appointed "land owners" who claim ancestral rights over land — even land that has already been legally allocated by the FCT Administration (FCTA). They collect fees, sign unofficial papers, and threaten buyers who don't comply. In some cases, they sell the same plot to multiple buyers.

What to do: Always confirm that the land has proper AGIS documentation and was allocated by the FCTA — not by any community or individual claiming family ownership.

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2. Fake Allocation Letters

Common in: Lugbe, Lokogoma, Galadimawa, Karsana

Fraudsters produce convincing but forged "allocation letters" from the FCTA or AGIS. These look legitimate on the surface but collapse the moment you attempt formal verification. Some are photocopied with altered names or plot numbers. Others are completely fabricated.

What to do: Never rely on a physical document alone. Always cross-check the allocation reference number directly on the AGIS portal or at the AGIS office in Maitama.

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3. Double-Selling (Same Plot, Multiple Buyers)

Common in: Idu, Life Camp, Karsana, Airport Road axis

A seller collects deposits from two, three, or more buyers for the same plot. By the time the fraud is discovered, the seller has disappeared. This is especially common in fast-moving areas where demand outpaces supply and buyers rush without verifying.

What to do: Insist on a deed of assignment search at the Land Registry and an AGIS verification before making any payment — not after.

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4. Government-Acquired Land Sold Privately

Common in: Lokogoma, Wasa, Galadimawa, Lugbe Phase 3+

Some sellers knowingly — or unknowingly — sell land that has already been revoked or earmarked for government acquisition. The buyer completes their purchase, starts construction, and then receives a government notice to vacate.

What to do: Verify the current acquisition status of any plot at the FCDA (Federal Capital Development Authority) before buying.

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5. Surveyor Fraud and Fake Surveys

Common in: Peripheral areas of FCT

Some fraudsters engage unregistered surveyors to produce fake survey plans — complete with forged stamps and signatures. These plots often overlap with existing properties or fall outside legal layout boundaries.

What to do: Confirm any survey plan with the office of the Surveyor General of the FCT. Ask for the surveyor's registration number and verify it independently.

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6. Off-Plan Disappearing Acts

Common in: Emerging estates across FCT

Developers collect deposits for plots "off-plan" — promising titles, infrastructure, and development that never materialises. After enough deposits are collected, the developer becomes unreachable.

What to do: Only invest in off-plan estates from developers with a verifiable track record, a physical office, and existing title documentation for the land.

CHAPTER 2 | STEP-BY-STEP LAND VERIFICATION PROCESS

Before you sign anything or make any payment, follow these steps. Each one adds a layer of protection between you and a fraudulent transaction.

STEP 1

Run an AGIS Search

The Abuja Geographic Information System (AGIS) is the primary land registry for the FCT. Visit the AGIS office in Maitama or use their online portal to confirm:

- That the plot exists in the system
- That the current owner matches who is selling to you
- That the plot is not under acquisition, encumbrance, or dispute
- That the title type is correct (Right of Occupancy, C of O, or Allocation Letter)

STEP 2

Verify the Certificate of Occupancy (C of O)

If the seller claims a C of O exists, request the original document. Take it to the FCT Lands Administration office to confirm:

- The plot number, block, and layout match the land being sold
- The name on the C of O matches the seller's verified identity
- The C of O has not been revoked or pledged as collateral

STEP 3

Conduct a Deed of Assignment Search

If the seller purchased the land from a previous owner, ask for the deed of assignment. Search the Land Registry to confirm:

- The transfer of ownership is properly recorded
- There is no pending litigation on the property
- No third party has filed a caveat against the land

STEP 4

Verify the Survey Plan

Request the survey plan and confirm the plot coordinates with the Office of the Surveyor General of the FCT. Confirm:

- The plot falls within the approved layout
- Coordinates match the physical site location
- The surveyor's licence number is valid

STEP 5

Check FCDA Acquisition Status

Some areas in the FCT are designated for government projects. Visit the FCDA to confirm that the specific plot has not been marked for future acquisition, road construction, or public infrastructure development.

STEP 6

Conduct a Physical Site Visit

Never buy land you have not seen. Visit the physical location with the seller and:

- Walk the boundaries of the plot
- Confirm landmarks match what is on the survey plan
- Speak to neighbours where possible
- Observe road access, drainage, and infrastructure
- Take photos and GPS coordinates for your records

STEP 7

Engage a Licensed Property Lawyer

Before signing any document or paying the full purchase price, engage a property lawyer to review all titles, draft or review the deed of assignment, and advise on any red flags. This is non-negotiable — especially for transactions above ■5 million.

CHAPTER 3 | RED FLAGS CHECKLIST — WHAT TO WATCH OUT FOR

If you encounter any of the following during a land transaction, stop. Do not proceed until you have fully investigated and received satisfactory answers.

- ✗ Seller is unwilling to allow AGIS verification or avoids the topic
- ✗ No physical office address or verifiable business registration
- ✗ Price is significantly below market value for the area (too good to be true)
- ✗ Seller creates extreme urgency — "Pay today or lose the plot"
- ✗ Documents are photocopied and originals are "unavailable"
- ✗ Seller cannot confirm the plot number, block, or layout confidently
- ✗ Site is inaccessible or seller refuses a physical site visit
- ✗ Deed of assignment has no official stamp, notarisation, or lawyer signature
- ✗ Multiple parties claim ownership of the same land
- ✗ No prior ownership history can be traced beyond the current seller
- ✗ Survey plan coordinates do not match the physical location on the ground
- ✗ Seller requests payment to a personal account rather than a company account
- ✗ No written agreement is offered — only verbal commitments
- ✗ The "developer" has no completed or verifiable past projects
- ✗ Community leaders demand separate payments not related to the title process

■ **If a deal feels wrong, it probably is. No plot of land is worth the risk of losing your life savings. Always verify first — before any payment.**

CHAPTER 4 | SITE VISIT CHECKLIST

Use this checklist on every site visit. Tick each item only when fully confirmed.

LOCATION & ACCESS

- Road access to the plot is confirmed and passable
- Exact location matches what was described and shown on the survey plan
- GPS coordinates recorded and cross-checked with survey plan
- Plot is not in a flood-prone or waterlogged area
- Proximity to key infrastructure noted (roads, schools, markets)

BOUNDARIES & NEIGHBOURS

- Plot boundaries clearly marked with beacons or pillars
- Boundary markers match the survey plan dimensions
- Neighbouring plots and owners identified where possible
- No active dispute with neighbouring landowners observed
- No encroachment or existing structure on the plot

TITLE & DOCUMENTATION (on site)

- Seller confirms plot number, block, and layout on-site
- Physical location matches what is stated in the documents
- No government notices or acquisition markings on fences/site
- No third-party "ownership" claims encountered during visit

ENVIRONMENT & INFRASTRUCTURE

- Drainage and flood risk assessed
- Electricity infrastructure exists or is planned in the area
- Water supply or borehole feasibility considered
- Waste management in surrounding area acceptable
- Estate security arrangements observed (if gated)

PHOTOGRAPHS & RECORDS

- Minimum 10 photos taken of plot from different angles
- Photos include: entrance, all four corners, neighbouring plots
- Short video walkthrough recorded for personal records
- Date and time of visit noted
- Contact of seller representative present at visit captured

CHAPTER 5 | THE SAFE ALTERNATIVE — CHECKLEY-VERIFIED PLOTS

You have read the scams. You have the checklists. Now let us tell you how we have already done the hard work for you.

WHY BUYERS TRUST CHECKLEY SOLUTIONS

✓ AGIS Documented
Every plot we sell has been verified with the Abuja Geographic Information System. No shortcuts.

✓ Dispute-Free Titles
We conduct thorough background checks before listing any plot. If there is a question mark, we do not sell it.

✓ Transparent Pricing
What you see is what you pay. No hidden fees, no "community levies," no surprises.

✓ Physical Office
We operate from a verified office at Aliyah Mall, Suite 27, FHA Lugbe, Abuja. You can walk in and meet us.

✓ Free Site Inspection
We take you to the plot. You see it, walk it, and ask every question before you commit.

✓ Full Process Support
From first inquiry to final title handover, our team guides you every step of the way.

OUR FEATURED ESTATE

CELEBRATION CITY ESTATE

FHA Lugbe, Abuja FCT

Located in the heart of Abuja's fastest-growing residential axis, Celebration City Estate offers affordable, verified, and fully documented plots for families and investors. Minutes from Airport Road and major infrastructure.

PHASE 1

2-Bedroom Bungalow | 200 SQM

■2,000,000

PHASE 2

2-Bedroom Bungalow | From ■2,000,000

3-Bedroom Bungalow | 350 SQM | ■3,500,000

✓ Flexible Payment Plans Available

✓ Free Inspection | AGIS Documented

Ready to invest safely?

■ Call / WhatsApp: **07032966726**

■ Website: **www.checkleysolutions.com**

■ Office: Aliyah Mall, Suite 27, FHA Lugbe, Abuja

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