

FREE GUIDE

7

Red Flags Before Buying Property in Nigeria

What every Nigerian in the diaspora must know
before sending money home.

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Before You Read This - A Quick Word

Let me be straight with you.

Every week, I speak to someone in the UK - a nurse, an engineer, a teacher - who has just lost money on a property deal back home. Not because they were careless. Not because they did not ask questions. But because they trusted the wrong person, or did not know what questions to ask in the first place.

The conversations usually start the same way: "I sent the money. I have receipts. But now nobody is picking up the phone."

That is why this guide exists.

These are not made-up scenarios. They are real patterns we have seen firsthand through our verification work. The names change. The states change. But the tactics? Almost identical every time.

Read this before you make any payment. Share it with your sibling, your parent, your friend who is thinking of buying property back home. It could save someone years of regret.

- Adeyinka

RED FLAG #1

We'll Sort the C of O Later - The Family Land Trap

Kunle sent 18,000 pounds. The family sorted nothing.

Kunle had been watching a plot in Ikorodu for two years. His uncle's neighbour was selling family land - good location, reasonable price. The seller said: 'It is our land, we have been here since the 80s. The C of O is in process - just pay the deposit and we will transfer everything once it is ready.'

Kunle paid. Six months later, the C of O was not in process. It had never been applied for. Worse - three different family members had claim to the land, and two of them had never agreed to sell anything.

He still has the receipts. But he does not have the land.

Watch out for:

- Any version of 'we will sort the documents after you pay'
- C of O described as 'in process' with no proof of application
- Seller is a distant family member or family friend of your contact back home
- No deed of assignment or survey plan available upfront

What to do instead:

- Never pay anything - even a small deposit - without seeing the original C of O or Governor's Consent
- If it is family land, insist on a family resolution document signed by all principal members
- Get your own independent lawyer in Nigeria - not one recommended by the seller

RED FLAG #2

"Someone Else Is Coming Tomorrow" - The Pressure Scam

Temi nearly lost 30,000 pounds to a fake deadline.

Temi found a property in Lekki Phase 2 through Instagram. The agent was smooth, the photos were beautiful, the price was just below market rate. Then came the message: 'I have another serious buyer flying in from the US tomorrow. If you confirm with 30% today, I will hold it for you.'

Temi asked her brother in Lagos to check it out first. The agent said there was no time - 'just trust the process, these deals do not wait.' She almost sent the money. Her brother went anyway and found the property had been sold two years earlier. The agent was using old listing photos he had found online.

The 'serious buyer from the US' never existed. It was a countdown designed for one purpose only: to stop you from thinking clearly.

Watch out for:

- Agent creates artificial urgency - 'someone else is interested,' 'price goes up tomorrow'
- Pushes for payment before any physical inspection can happen
- Actively discourages you from sending someone to verify the property in person
- Photos look polished but property details remain suspiciously vague

What to do instead:

- Any legitimate seller will wait for you to do proper due diligence - full stop
- Always insist on physical inspection before any payment, no exceptions whatsoever
- Reverse-image search the property photos on Google to check if they are stolen from other listings

RED FLAG #3

The I Know Somebody Agent With No Paper Trail

Bola's contact had connections everywhere and accountability nowhere.

When you live abroad, you rely on people back home. So when Bola's cousin said 'I know a reliable agent in Abuja,' she trusted it. The agent was charming on video call, had photos of past deals, and a professional-looking website.

What he did not have: a registered business, a verifiable office address, or any contracts that would hold up legally. Everything happened on WhatsApp. Receipts were just screenshots. When the deal went sideways - the property had an active court injunction on it - there was nothing legally traceable back to him.

The cousin felt terrible. But feeling terrible does not recover 22,000 pounds.

Watch out for:

- Agent operates only through WhatsApp or phone calls - no formal written contracts
- Cannot provide a registered business name or CAC number
- Office address is vague or cannot be physically verified
- All receipts are informal transfer screenshots - no stamp, no letterhead

What to do instead:

- Demand a formal Sale Agreement signed by both parties before any money moves
- Verify the agent's registration with ESVARBON - Estate Surveyors and Valuers Registration Board of Nigeria
- All receipts must be on company letterhead with an official company stamp

RED FLAG #4

The Title Document That Looks Real But Is Not

The C of O had a government stamp. It was still a fake.

This one is the hardest to spot because fraudsters have gotten very good at it. Chidi was shown a Certificate of Occupancy that had the right colour, the state seal, a reference number - everything looked right. He photographed it and sent it to a lawyer friend in London who said 'looks fine to me.'

What that lawyer could not check from London: whether the reference number actually existed in the Land Registry database. It did not. The document had been produced by someone who had clearly done this before, more than once.

Chidi lost 45,000 pounds. The property belonged to a completely different person.

Watch out for:

- Seller is reluctant to let you take documents away for independent verification
- 'You can see it but not keep a copy' - this is always a serious warning sign
- The reference number or file number cannot be confirmed when checked at the Land Registry
- Inconsistent fonts on the document, wrong governor's name for the year, or spelling errors in official text

What to do instead:

- Any genuine title document can be verified at the State Land Registry - insist on this being done
- Never rely on a photo of a document. The original must be physically inspected by your own lawyer
- Your independent lawyer must conduct the search - not a lawyer introduced or recommended by the seller

RED FLAG #5

Government Land Sold as Private Property

Sade built a house on land the government never released.

Sade bought land on the outskirts of Lagos. The seller had a survey plan, a receipt from a local chief, and neighbours who had lived there for years. She built a two-bedroom bungalow over three years - money sent bit by bit from Manchester, every school holiday, every overtime shift.

Then came the government notice. The land sat inside an area marked for acquisition that had never been excised from government ownership. The local chief had no legal authority to sell it. The government did not care about her receipts.

She watched her bungalow get demolished. The chief had relocated by then.

Watch out for:

- Land sold by community leaders, village heads or local chiefs without proper documentation
- No excision letter or gazette confirming the land has been released from government acquisition
- Price is noticeably below market rate for the area - often the first sign something is wrong
- Other buyers nearby also only have informal community receipts as their proof of ownership

What to do instead:

- Check whether the land falls within a government-acquired area at the State Lands Bureau before anything else
- An excision letter or published gazette entry must exist for land to be legally sellable by private individuals
- Community receipts have zero legal standing - never use them alone as proof of ownership

RED FLAG #6

The Off-Plan Developer Who Disappears

Emeka paid for a flat. The developer paid themselves.

Off-plan properties - paying for something still being built - are everywhere in the diaspora market right now. Branded brochures, 3D renders, payment plans structured specifically for buyers abroad. Emeka discovered one at a property expo in Birmingham. The developer had a stand, uniformed staff, and a very slick presentation.

He signed for a two-bedroom flat in an Abuja development. Paid 60% upfront - around 38,000 pounds. Construction started slowly, then stopped. The developer cited rising material costs. Then the phone lines went quiet. The company's registered address turned out to be a serviced office that had never actually seen them walk through the door.

Three other buyers from the same expo had the exact same experience.

Watch out for:

- Developer cannot show a verifiable track record of completed projects you can physically visit or confirm
- Unable to produce building approval from the relevant local planning authority
- Payment structure is heavily upfront with no real milestone breakdown
- Company appears registered on paper but has no completed portfolio or traceable physical office

What to do instead:

- Research the developer's previous projects independently - visit or commission someone to visit completed ones
- Payments must follow a milestone structure: foundation, roofing, completion - never large sums upfront
- Confirm planning approval from the FCT AGIS or relevant state authority before signing anything
- Talk to other buyers in the development independently - not through the developer's own referrals

RED FLAG #7

The Trusted Person Who Buys on Your Behalf

She trusted her brother. Her brother trusted the wrong person.

This is the most painful one because it involves someone you love. Ngozi could not travel to Nigeria, so she asked her brother - a responsible man, a civil servant - to handle the purchase for her. He visited the property, liked what he saw, and paid the seller directly into their personal account.

What her brother did not know: the person selling was not the owner. The real owner was actually in the UK. Someone had posed as a caretaker, gathered just enough information about the property to sound convincing, and had been quietly selling the same plot to multiple buyers at once.

By the time the real owner returned to Nigeria and found strangers claiming their land, there were four different people holding receipts for the exact same plot.

Watch out for:

- The seller cannot produce original title documents - only 'true copies' or phone photos
- Payment is requested into a personal bank account rather than a company or solicitor's account
- Seller is in a rush and discourages any attempt to meet the actual owner or trace ownership history
- Multiple interested buyers are being pushed to decide at the same time - manufactured competition

What to do instead:

- Always verify the seller's identity directly against the name on the title document - they must match exactly
- Never pay into a personal bank account for a property transaction of any size
- If buying through someone at home, have a Power of Attorney properly drawn up and notarised first
- Commission an independent ground inspection - your relative's visit alone is not enough due diligence

You have read the flags. Now take the next step.

Knowing the red flags is the first step. But when you are dealing with real money, real land and people you cannot physically check on - knowledge alone is not enough.

That is exactly why PairSpace Property Desk exists.

We verify properties on the ground in Nigeria so you do not have to rely on photos, promises or people you have never met. We check title documents, visit sites physically, confirm ownership, and give you a clear honest report before you commit a single pound.

No commission. No hidden agenda. Just the truth.

Book a Free Consultation

Tell us about the property you are considering. We will give you honest advice at no cost.

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