Endorsed by...

Barrister Tunde Oyesanya

THE REAL OWNERS MAY COME FOR YOU!

The Simplest Guide To Protect Yourself From The Government Or Getting Scammed In Landed Property Affairs

ROSE ZANE

Preface

I wrote this book because I believe every common man has to know the game in property matters in Nigeria to avoid getting scammed, just like me in 2017 when I bought a property from a Real Estate Company that was, in fact, already acquired by the government.

— **Rose Zane**

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Chapter One

Land Title Documents

This man in the picture started it all…

The brain behind the ***Nigerian 1999 Constitution***, which remains in use in the country to date.

His name is *Obasanjo Olusegun*.

The former military head of state
and also the former civilian president of Nigeria.

Back in 1978, when he was the military head of state of Nigeria, he signed the **Land Use Act** into law.

But before then, citizens could own land without government interference.

Life was straightforward until the time came when things started to become uncontrollable, especially in highly populated states like Lagos.

Back then, when traditional rulership was a big thing, kings and other traditional rulers were in charge of allocating lands to locals, but those lands allocated were never documented in paper as evidence.

So, locals relied on permission to use land through word of mouth from the traditional ruler, and neighbours acted as witnesses.

But it was only a matter of time before a structure like that would eventually collapse when people from other states in the country began migrating in big numbers to economically robust states like Lagos, Kano, and Calabar.

The need for proper land ownership documentation became an urgent problem that needed an urgent solution before citizens would begin to lose their lives to land conflicts.

The Land Use Act 1978 was born!

What's inside it? Let's find out…

Now, before I move on, one of the reasons why people and companies pay lawyers big money is because the law is very, very BORING to read and understand.

Take, for example, look at the first page of the Land Use Act…

[Commencement.)

PART I

General

1. **Vesting of all land in the State**

Subject to the provisions of this Act, all land comprised in the territory of each State in the Federation is hereby vested in the Governor of that State, and such land shall be held in trust and administered for the use and common benefit of all Nigerians in accordance with the provisions of this Act.

2. **Control and management of land; advisory bodies**

(1) As from the commencement of this Act-

(a) all land in urban areas shall be under the control and management of the Governor of each State; and

(b) all other land shall, subject to this Act, be under the control and management of the local government within the area of jurisdiction of which the land is situated.

(2) There shall be established in each State a body to be known as "the Land Use and Allocation Committee" which shall have responsibility for-

(a) advising the Governor on any matter connected with the management of land to which paragraph *(a)* of subsection (1) of this section relates;

Does that kind of English not make you sleep?

This is why I engaged a property lawyer with personal funds to walk me through the entire *Land Use Act* from beginning to the end, explaining every tiny detail not clear to the eyes of the layman like me and possibly you too.

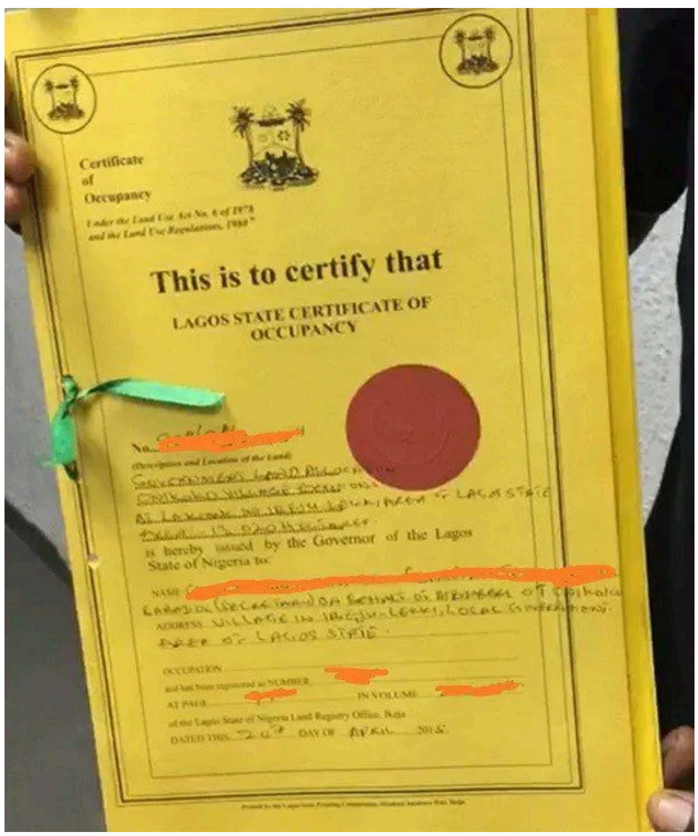
Now, when the Land Use Act was signed into law in 1978, the game changed.

The first major shift it brought to the country was that citizens could no longer own land. Every land ownership was automatically transferred to the government.

The power to allocate land and also take over land was given to the **Governor of the State**.

So, in the real sense, landlords do not own land; the government leases (rents) it to them (usually for 99years), and they pay yearly rent like most tenants do. The rent landlords pay is referred to as the **Land Use Charge**.

In return, the government issues those landlords with a document permitting them to use the land. That document is called the **Certificate of Occupancy** (CofO for short).



I don’t mean to scare you, but what many do not know is, when the government leases/rents something to you, that thing is not fully yours; it can be taken from you for one reason or another, and to crown it all, you have the lawful duty to take care of that land according to the specification of the government.

So now, after the Land Use Act was passed into law in 1978, the government took full ownership of all land and leased/rented it back to the owners for 99 years!

But as I said, it's never fully yours…

Now, there are what are called ***freehold*** properties and ***leasehold*** properties.

You see, when the government took full ownership of all landed properties in the country, the government did not fully rent all the properties back to the land owners; some properties were given back to the land owners with full ownership of them.

A good example is properties owned by some notable traditional rulers.

Their properties were given back to them with full ownership for life.

That kind of property is called "freehold property" because owners have full right to ownership of the land for life (not 99years) with no annual rent to the government.

Properties like that are usually more expensive to acquire because, in most cases, families who own freehold properties always want to keep them for their descendants.

Freehold properties can also be found in developing regions in Lagos, like in Epe and other places still fully under the control of the local government or traditional ruler.

But let me tell you something real quick…

I know, realtors (like me) will try to sell you the idea that freehold properties will be 100% yours…

That you won't pay annual rent to the government…

That the government cannot move quickly to take ownership of the property like when it is the case with leasehold properties…

Truly, it's the truth.

But what realtors won't tell you (maybe they don't know) is… no landed property is ever free from government interference.

It's even stated in the *Land Use Act Section 28 Subsection 1* that…

“It shall be lawful for the Governor to revoke a right of occupancy for overriding public interest.”

So, if that so-called freehold property is needed for public purposes like building public road transport, or mining, or Electricity generation, or any reason at all that serves the public, that freehold property can be taken from the land owner by the government (although with financial compensation).

In the latter part of this book, I’ll explain why getting financial compensation from the government is never the best.

Now, the leasehold properties are the properties the government rents to the landlords, and the government have the lawful right to enter the property for inspection.

If you decide to erect a building on that land, you have the responsibility to first engage a surveyor at your own financial cost to draw up a building survey plan for the land.

In case you're wondering who a surveyor is, take a look at this picture below...

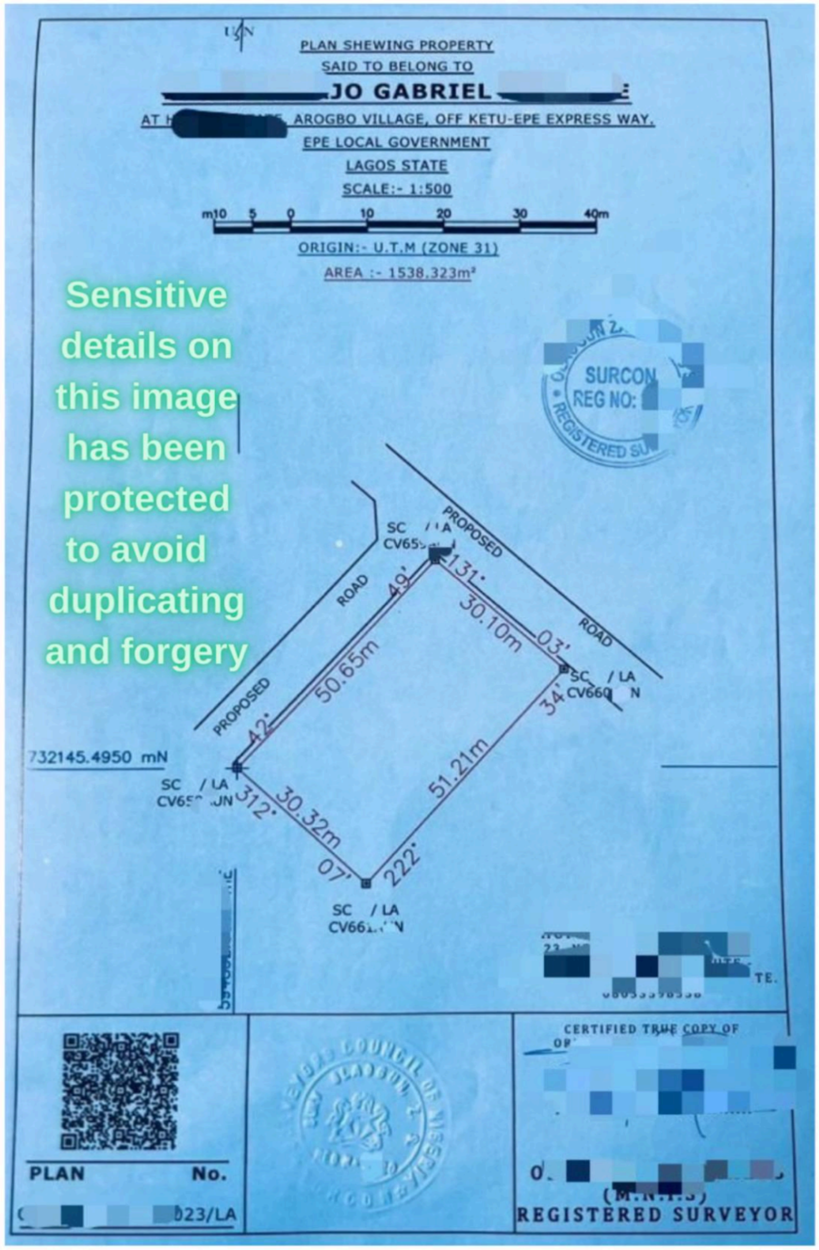
Have you seen something like that before while randomly passing by?

They are not cameramen, they are surveyors, they professionally measure and map out the allocated portion of land for the land owner.

After doing their job, they issue the land owner a certificate called a **Survey Plan**.

But please note here that a Survey Plan will count as a relevant document in court only if the Survey Plan was carried out by a registered Surveyor who is registered with the Land Registry in the office of the State's Surveyor General.

Look at the picture below, you can see the Surveyor's Council of Nigeria stamp imprinted in the lower part of this sample survey plan:



What could be inside the Survey Plan?

It contains every detail in the property.

If a borehole is dug or plans to be dug in the property, the survey plan should indicate it.

If the building you want to erect is a three-storey building, the survey plan should indicate it.

The property mapping and boundaries should be indicated in the survey plan.

This means…

If your Survey Plan is showing a two-storey building but you erected a three-storey building, if the government ever gets to find out, they can lawfully come to break that exceeded portion or possibly take down the entire building.

This is why the survey plan must exactly describe the contents of a property; the landlords owe it to the government to do so.

Now, before we conclude this chapter, let's briefly go over something real quick so I can confirm you fully understand what I've explained so far.

When the government took full ownership of all landed properties in the country, the government leased/rented most of the properties to the previous owners and gave back a few other properties to the owners with 100% ownership.

This is why we have freehold properties and leasehold properties.

The owners of freehold properties are formally called Landowners, while the owners of leasehold properties are called Landlords.

Freehold property owners don’t need to pay the government yearly rent, while leasehold property owners must pay yearly rent under the provisions of the Land Use Act.

While Freehold properties are for life ownership, leasehold properties are for a specific number of years; but both owners still need to acquire two important Land Title Documents to fully and legally claim the land, and these Land Title Documents are (like I’ve explained before):

1. Certificate of Occupancy.
2. Survey Plan.

The Certificate of Occupancy is needed as proof that such property has been legally given by the government, and the Survey Plan shows a detailed description of the property's boundaries in the area, and also the contents of the property.

Is everything clear?

Good!

One question just flashed through my mind while writing this book on my Dell laptop.

This question may be on your mind as well, so let me address it now.

Here comes the question…

When the 99 years in the Certificate of Occupancy contract have been exhausted, will the landlord lose ownership?

Well…

The answer is… Yes and No.

Yes, because the landlord would no longer have any legal right to the property.

No, because the landlord has the option to reapply to the government for a fresh Certificate of Occupancy with a fresh 99-year contract, but the danger there is…

The government is not mandated by law to reissue any landlord a new Certificate of Occupancy after 99 years have elapsed.

As a matter of fact, the government can decide not to renew the Certificate of Occupancy after expiration. This is the major disadvantage of owning a leasehold property.

But, well… you don’t have to worry about that for now because 99 years counting from 1978 is… 2077.

Let’s move to the next chapter.

Chapter Two

Types of Certificate of Occupancy

I know I told you Certificate of Occupancy has a lease contract of 99 years in *Chapter One*. And yes, it is true.

But I only said that so I don't give you too much information all at once and leave you confused.

Now, there are six types of Certificate of Occupancy…

1. **Residential Certificate of Occupancy:**

This is the most popular of them all, with a lease tenure of 99 years. It can be given to both individuals and companies.

2. **Agricultural Certificate of Occupancy:**

This is the type of Certificate of Occupancy obtained for farming and other agricultural purposes. It has a lease tenure of 25-28 years. Land in Lagos under the agric zone can be found in areas like Ikorodu and Epe.

Although it can be changed after the end of the lease tenure, no property with an Agricultural Certificate of Occupancy can be used for residential or other purpose aside from agriculture.

It can be issued to an individual or a company.

This type of Certificate has a higher priority to the government because it involves serving the general public.

3. **Industrial Certificate of Occupancy:**

This is issued to only companies, and it has a lease tenure of 35 years. Most of the time, properties with this type of Certificate of Occupancy are found in the extreme region of the state.

This type of Certificate also has a higher priority to the government because it involves serving the general public.

4. **Family Certificate of Occupancy:**

This is the kind of Certificate of Occupancy given to reputable families in the country. This kind of Certificate of Occupancy is often for freehold properties with no time tenure of usage.

5. **Government Allocation:**

This is the kind of Certificate of Occupancy given to anyone, institution or company where the government has given them a piece of property for a specific purpose.

6. **Excision and Gazette:**

Listen…

I cannot explain what an Excision is without talking about government land acquisition.

As I explained to you in Chapter One of this book that the government can take over any land from a landowner/landlord if the land is needed for a purpose that serves the general public (as stated in Section 28 of the Land Use Act, and of course, the landowner/landlord is entitled to compensation.

Now, there are two types of government land acquisition:

1. Committed Land Acquisition.
2. Non-Committed Land Acquisition.

This is the part where many have fallen victim to.

Many have bought land already acquired by the government, a few years later, hot tears!

What are *committed land acquisition* and *non-committed land acquisition*?

Committed land acquisition is a piece(s) of land that has been acquired by the government for a specific purpose. This specific purpose can be mining, building a school, road network and so on, but as long as it serves the public's interest.

Committed land is a red alert, but most times, innocent buyers don't get to know about it until they have paid and built a structure on it. After some time, they receive an eviction notice from the government and, thereafter, demolition.

Soon, in this book, I'll walk you step-by-step on how you can check if a property is under any government acquisition or not.

Non-committed land acquisition is a piece(s) of land that has been acquired by the government but without a specific purpose for it. Sometimes, non-committed land ends up being given back to its previous owners, and when it is given back, the government issues those owners what's called...**Excision**.

An *Excision* is simply the government saying: Take back your land, we no longer need it.

But, Excision is not enough evidence because, with only that, the landowner/landlord can't secure the Governor's Consent documentation.

The government must publish the excised land in the State Gazette to officially declare the property has been released.

Without the Gazette, the landowner/landlord cannot secure the Governor's Consent to own the land legally, and a gazetted land document comes with a gazette number, which is used to verify its validity.

So, in case you ever see a piece of property with "Excision In Progress", please and please, run!

Until it is gazetted.

Chapter Three

How Can Anyone Know That A Particular Property Is Under Government Acquisition?

…by checking the land status using the land's survey plan.

Do you watch action movies a lot? If yes, then you'd have heard something like… "*send me your coordinates*".

What are coordinates?

Coordinates are simply numbers that provide a specific location on a map.

Anytime you see something like this in a land survey plan…

In fact, the first thing Surveyors check to spot a fake survey plan is by checking the coordinates written in the survey plan to determine if it is valid or not. If a land coordinate is valid, this means the coordinates are pointing to the exact location of the land on the map. And if it isn't, you can immediately back down from the deal before even spending a dime anymore.

It's very difficult to read and understand the land coordinates yourself unless you have a sound knowledge of longitude and latitude, which is why it is advisable to engage the services of a registered surveyor. You can find a registered surveyor online, and you can equally verify if the surveyor is registered or not using this website: *www.accountsurcon.ng*.

Or…

You can go directly to the **State Surveyor General's Office** and apply for what's called…

Charting Information Certificate.

Here's a sample of a Charting Information Certificate…

Very bad land

MARK FOR DEMOLITION

6/11/2013

LAGOS STATE GOVERNMENT

GOVERNOR'S OFFICE

OFFICE OF THE SURVEYOR-GENERAL

133 Obafemi Awolowo Way
Ikeja, Lagos

Telephone: 4970036...
Ext. 5174
Fax No:
E-mail:
Website:

Ref. No. OSG272/2013/Vol.X/59

6/11/2013
Date

mR.
[redacted]
At [redacted] Village,
Ibeju-Lekki L.G.A.
Lagos.

PS: Demolish Houses there
6/11/2013

RE: APPLICATION FOR CHARTING INFORMATION

I am directed to acknowledge the receipt of your application on the above matter dated 26th September, 2013 and inform you accordingly that:

i. This information provided does not validate or authenticate Plan No.LA/1879/2013MISC made by Surv. [redacted] T. O. measuring approximately 1428.367 Sqmts attached to your application.

ii. However charting of the Coordinates quoted on the boundary of the Survey Plan submitted revealed that the land falls within **Private Developer's Scheme, Ibeju-Lekki,** hence **Committed.**

2. Above information for your necessary action "without prejudice".

Ayokunnu S. Adesina (Surv.)
Asst. Surveyor General
For: Surveyor General

Committed land

The sample above shows the land is under government acquisition and has been committed for a specific purpose (which makes it a bad land for investment)

A Charting Information Certificate is like a result slip for a DNA test.

Remember, I told you the Survey Plan is just like a document showing the boundaries of a land and where it is located on the map.

Now, when you submit the survey plan, you intend to verify the government, through the office of the Surveyor General, first checks if the survey plan is duly registered. If it is, the coordinates in the survey plan are then used to locate the land on the map to determine if it is under government acquisition or not.

Whatever the result, it is what appears on the Charting Information Certificate.

This is why it is a must for every property buyer who does not want to lose their investment to the government or a scam to verify the survey plan with the land registry in the office of the Surveyor General before making half or full payment for the property, or as usual, engage the services of a registered surveyor to do the heavy work for you.

At the end of the next chapter, I'll reveal the second most important reason why you need to verify your survey plan in the office of the Surveyor General before buying any property**.**

Let's go in!

Chapter Four

What Happens Next When A Landowner or Landlord Transfers Ownership After The Land Use Act 1978?

After the Land Use Act was passed into law in 1978, landowners/landlords only needed to have a Certificate of Occupancy and Survey Plan as legal proof of ownership.

Now, what if the landowner/landlord decides he no longer needs the property, and he sells it to another?

How does he go about it?

A lawyer will be needed at this point.

But allow me to walk you through how…

When a landowner/landlord wants to sell his property to another person, the buyer must verify the authenticity of the property document with the State Land Registry (this can be done through a property lawyer).

After the property documents are verified, the next most important thing the buyer needs to do is prepare a simple contract.

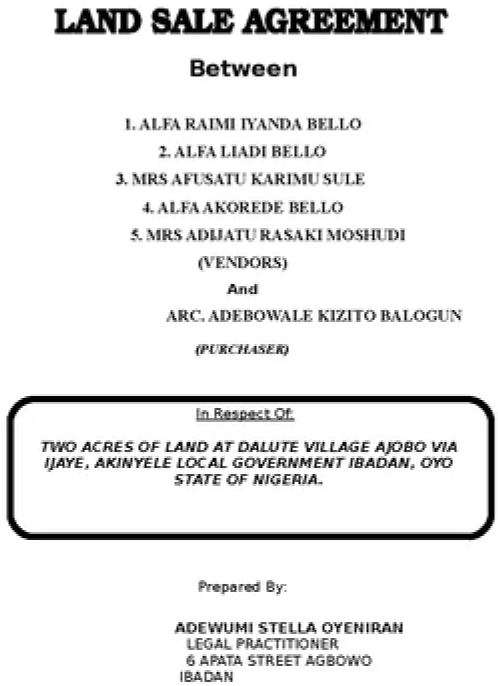
I call the contract simple because it does not require a formal legal seal. That simple contract is called…

A Contract of Sale. Another name for it is… *Land Purchase Agreement*.

A Contract of Sale is a document of evidence indicating there’s a binding agreement between the landowner/landlord and the buyer to transfer ownership.

Although a Contract of Sale is not written under any legal seal, it’s enough to prevent the landowner/landlord from selling the property to another, and if it ever happens, the Contract of Sale can stand as a relevant document of evidence in court.

This is why a Contract of Sale must be prepared by a barrister of the law like this one…


LAND SALE AGREEMENT

Between

1. ALFA RAIMI IYANDA BELLO
2. ALFA LIADI BELLO
3. MRS AFUSATU KARIMU SULE
4. ALFA AKOREDE BELLO
5. MRS ADIJATU RASAKI MOSHUDI

(VENDORS)

And

ARC. ADEBOWALE KIZITO BALOGUN

(PURCHASER)

In Respect Of:

TWO ACRES OF LAND AT DALUTE VILLAGE AJOBO VIA IJAYE, AKINYELE LOCAL GOVERNMENT IBADAN, OYO STATE OF NIGERIA.

Prepared By:

ADEWUMI STELLA OYENIRAN
LEGAL PRACTITIONER
6 APATA STREET AGBOWO
IBADAN

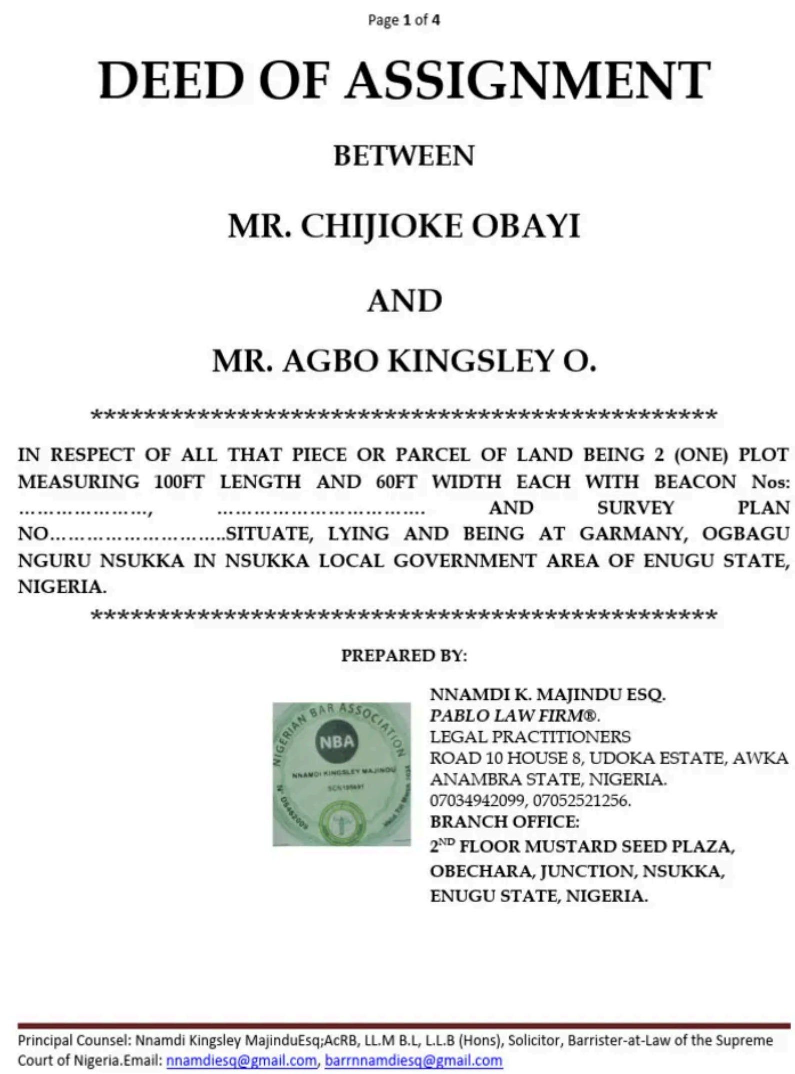
Some of the information that can be found in a Contract of Sale is:

- Full Details of the parties involved (name and address)
- Particulars of the property to be transacted (e.g survey plan, CofO)
- Purchase price of the property.
- Payment of deposit, to whom it was paid and in what capacity.
- Insurance (if any) and so on.

After a Contract of Sale has been prepared to lock down the deal, the buyer would then need a real contract of ownership transfer.

I’m talking about the contract written under legal seal.

Look at this document below…



Page **1** of **4**

DEED OF ASSIGNMENT

BETWEEN

MR. CHIJIOKE OBAYI

AND

MR. AGBO KINGSLEY O.

****

IN RESPECT OF ALL THAT PIECE OR PARCEL OF LAND BEING 2 (ONE) PLOT MEASURING 100FT LENGTH AND 60FT WIDTH EACH WITH BEACON Nos: ………………., …………………………. AND SURVEY PLAN NO………………………..SITUATE, LYING AND BEING AT GARMANY, OGBAGU NGURU NSUKKA IN NSUKKA LOCAL GOVERNMENT AREA OF ENUGU STATE, NIGERIA.

****

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That’s what’s called a **Deed of Assignment**.

A *Deed of Assignment* is a legal document expressing in written words a change of ownership of a specific property, under seal.

Please note: The Deed of Assignment must include the signature and full name of the buyer and seller, with a legal stamp from the court or a barrister of the law.

However, the Deed of Assignment is meaningless if the Governor of the state has not given his approval.

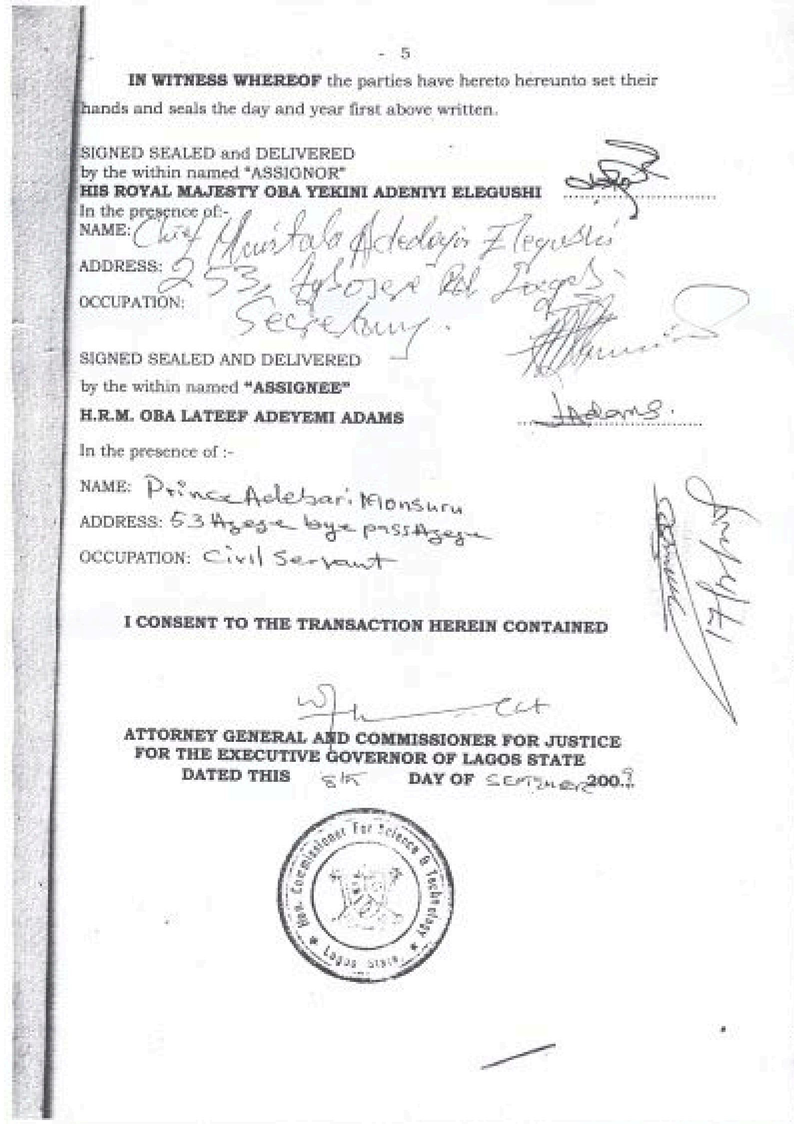
Remember, the real owners of landed properties in the country are the government, and for whatever reason, the Governor's Consent must be given and documented.

Section 22 of the Land Use Act specifically states that no one can transfer ownership without the Governor's consent.

> *"It shall not be lawful for the holder of a statutory right of occupancy granted by the Governor to alienate his right of occupancy or any part thereof by assignment, mortgage, transfer of possession, sublease or otherwise whatsoever* ***without the consent of the Governor****."*

Section 26 of the Land Use Act further states that any contract carried out without the provision of the Act is considered null and void (that means that the contract means absolutely nothing if it never took place.

Here's a sample document of a Governor's Consent over a landed property...



\- 5

IN WITNESS WHEREOF the parties have hereto hereunto set their hands and seals the day and year first above written.

SIGNED SEALED and DELIVERED
by the within named "ASSIGNOR"
HIS ROYAL MAJESTY OBA YEKINI ADENIYI ELEGUSHI ....
In the presence of:-
NAME: Chief Mustafa Adedayo Elegushi
ADDRESS: 253, Agboyer Rd Lagos
OCCUPATION: Secretary.

SIGNED SEALED AND DELIVERED
by the within named **"ASSIGNEE"**
H.R.M. OBA LATEEF ADEYEMI ADAMS ....Adams.

In the presence of :-

NAME: Prince Adebari Monsuru
ADDRESS: 53 Agege bye pass Agege
OCCUPATION: Civil Servant

I CONSENT TO THE TRANSACTION HEREIN CONTAINED

ATTORNEY GENERAL AND COMMISSIONER FOR JUSTICE
FOR THE EXECUTIVE GOVERNOR OF LAGOS STATE
DATED THIS 8th **DAY OF** September **200**3

Hon. Commissioner For Science & Technology Lagos State

Now, before we move on to conclude this chapter, let's briefly go over some of the necessary land title documents a new landlord will need to secure to be called a legal landlord …

1. Certificate of Occupancy.
2. Survey Plan.
3. Contract of Sale.
4. Deed of Assignment.
5. Governor's Consent.

So, in simple English, a new landlord just needs to add three more documents, which are:

a. Contract of Sale.
b. Deed of Assignment.
c. Governor's Consent.

There's a problem in Nigeria I want to quickly expose to you...

You see, many survey plans, especially those properties owned by individuals, are FAKE. In the game, those kinds of survey plans are called a **back-dated survey plan**.

Due to the financial cost of engaging a registered surveyor, which is, most times, 400k naira upwards, some fraudsters have taken that opportunity to perfect the art of forging old survey plans and presenting them as new ones.

It is a cheap type of survey plan obtained from fake surveyors that can make you pay a huge legal penalty or even lose your property altogether to the government.

The issue with back-dated survey plans is that they were not registered in the office of the Surveyor General, which makes them an illegal land document, but that is not the real issue I want to point out.

The real issue is...

Due to the disorganised system of the office of the government, that fake survey plan can still be OK'd and given the Governor's Consent to it.

But the landowner/landlord can pay a fine, risk imprisonment or even worse, risk losing the property if the government ever gets to find out before it is corrected.

Imagine the property is about to be acquired by the government, and the property lacks a registered survey plan; that property will be lost FOREVER to the government without a single compensation.

This is why you need to verify the survey plan with the Land Registry in the office of the State's Surveyor General.

Side note:

In 2005, the then-president, Olusegun Obasanjo, moved all land documents to a fully online system because of the frequent loss and damage to paper files due to rain, fire and other causes.

But before the change, many land documents had already been lost.

Today, thousands still roam about claiming to be landlords in the country when, in fact, the files containing evidence of land ownership have been wiped out by rainfall or fire.

About 43% of Certificates of Occupancy in the country are not recognised by the government because the government no longer have the files.

This is why it's important to reapply for another Certificate of Occupancy.

That said, let's move to the next…

Chapter Five

What Happens Next When A Landowner or Landlord Dies

Oftentimes, the mistake children of landowners and landlords make is that they *assume*.

They assume they don't need documentation after all; they've lived in the property for many years without any issues.

They forget (or don't know) that the *Deed of Assignment* was not written in their name.

Some of the time, when the landowners and landlords die, the whereabouts of the land documents die with them, and then, the children assume they are the legal owners without proper documentation.

Now, in this country, Nigeria, most parents don't leave a written will on how their assets should be shared before passing on; most families don't even have a family lawyer to begin with, let alone have a written will.

The child or children of landowners/landlords cannot legally claim the property left behind until they have done this:

1. Secure the **Death Certificate** of the deceased landowner/landlord

2. Apply for **Probate or Letter of Administration**:

To legally transfer property from the deceased landowner/landlord to the children, the executor named in the will must apply for Probate. If there's no will, the next of kin must apply for a Letter of Administration. These legal documents grant the executor/administrator authority to manage and distribute the deceased's property.

3. Conduct a **Property Valuation**:

A professional property valuation is important to determine the market value of the inherited property for tax purposes. Yes, the government collects inheritance tax. A professional property valuation can be done by any registered estate surveyor or valuer.

4. Pay **Inheritance Tax**:

In Nigeria, inheritance tax laws vary by state. Some states impose estate duties, while others do not. It's important to consult a tax professional to understand and comply with the relevant tax obligations because, in reality, the government recognises only those who pay their taxes.

Now, we have come to the end of this book. It was really a long, interesting ride, wasn't it?

There's only one more thing we need to briefly discuss before we conclude.

What are the consequences when the government decides to acquire properties owned by Landowners/Landlords for public purposes?

As long as the land documents are completed and duly registered, and that I mean…

a. The **Certificate of Occupancy** is valid and approved by the State Government.

b. The **Survey Plan** was carried out by a registered surveyor and was submitted to the office of the Surveyor-General for approval.

c. The **Deed of Assignment** was prepared by a barrister of law and under seal.

d. The **Governor's Consent** is obtained.

e. **Probate or Letter of Administration** was obtained in times when the landowner/landlord dies.

When the government decides to acquire your property for a public purpose, the landowners/landlords are entitled to financial compensation, but the problem is…

Section 47, Subsection 2 of the Land Use Act states that:

No court shall have jurisdiction to inquire into any question concerning or pertaining to the amount or adequacy of any compensation paid or to be paid under this Act.

This, in simple English, means no court of law can question the amount the government decides as an adequate amount for compensation.

This is why it’s important to avoid buying properties likely to be acquired by the government in future.

An example of properties likely to be acquired by the government in future is:

a. **Properties along or close to major roads**. Like the ones in Ojuelegba Bustop, recently acquired by the government to build a Bus Terminal.

b. **Properties in isolated or Industrial regions.** The Landowner/landlord is most likely to lose his property due to forceful takeover by the government, so the government can allocate a bigger portion of the isolated land to industries because they pay bigger taxes, and the government give preference to people with deeper pockets to spend on them.

c. **Properties in or close to regions with mineral resources.** Imagine the government discovers there's gold in a particular region, properties in that region will be forcefully taken over by the government. The government doesn't care.

d. **Properties close to the water.** The water bodies invite humans to relax because of the abundance of breeze that comes with staying close to a water body.
Anything that attracts human attention automatically can attract ungodly sums of money. Everybody loves money, even the government.

There you have it.

My name is *Rose Zane*…

And I'm a realtor with over 5 years of experience, but before I became a realtor…

I WAS SCAMMED.

Back in 2017, when real estate companies were popping out from nowhere in the country, I fell victim to one of them.

I fell because of one thing, and that was…

Sentiment.

I was convinced to buy a piece of property from a real estate company with the name — Platinum Worldwide.

Truly, I was convinced only because a long-time family friend worked there, but what I didn't know was, the company sold already acquired land by the government to innocent buyers.

I trusted the company with ₦530k to invest in a property in Mowe, all because I trusted the family friend who worked there.

I was so happy thinking that I would own a property before 30, but I forgot the fact that my family friend was in the company for his daily bread, and I was part of his daily bread.

Securing a verified land document for his client was not the goal; securing the money bag was.

And to be frank with you, I cannot blame him, after all, he's a family man, but that was how I lost ₦530k in 2017.

Did I add that I struggled to pay that amount in four instalments in the year, yet I lost my investment?

God!

I still feel the pain even right now, talking to you.

I don't wish for anyone to go through what I went through back in 2017, and this is why I've spent a considerable amount of my time and money engaging a property lawyer to write this simple guide.

If you ever need to invest in properties in Nigeria that come with a **FREE** Property Insurance (in your name), but don't want to deal with the headaches that come with investing in properties, my team and I can make it work great for you.

All you need to do is visit kclrealtors.com.

That's all, really.

Have a wonderful life ahead of you!

Rose Ogbuokiri.