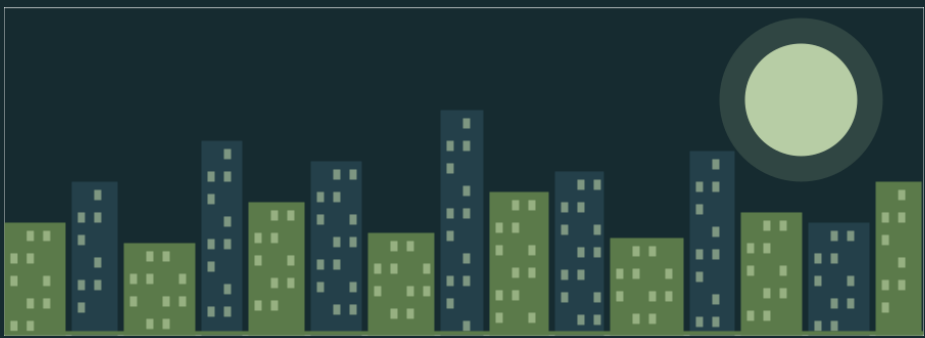


THE FREE

Smart Property Investor's Guide

What to know before you buy, sell, rent or invest —
and how to avoid the mistakes that cost people the most.

Prepared by Lubaba Realties

Every year, people lose money on property they never needed to lose — not because real estate is risky, but because they went in without the right information at the right moment. This guide won't make you an expert overnight. What it will do is help you ask the right questions, spot the wrong answers, and know exactly when it's time to bring in someone who does this for a living.

1. Why Real Estate, Why Now

Property remains one of the few assets that does three things at once: it can shelter you, generate income for you, and appreciate in value while you hold it. Urban population growth, rising rental demand, and limited housing supply in most Nigerian cities continue to push both rents and property values upward over the long term.

But "real estate always goes up" is not the same as "every property is a good investment." Location, documentation, and timing decide whether a purchase becomes an asset or a headache. That's the gap this guide is here to close.

Ask an advisor

Not sure if a location is currently a good buy? Property values shift block by block, not just city by city. Our advisors track this daily — reach out before you commit to an area.

2. Five Steps to Buying Property Safely

1. Verify the title. Confirm whether the land has a Certificate of Occupancy (C of O), Governor's Consent, or is still under a Deed of Assignment. Each carries different risk levels.
2. Confirm the seller's identity and authority. Match the name on the title documents to the person selling. For family land, confirm all principal family members have consented in writing.
3. Get an independent survey. A registered surveyor should confirm the plot isn't on government-acquired land, a right-of-way, or under any encumbrance.
4. Check the community and local government records. Some areas carry unresolved communal disputes that don't show up in the paperwork alone.
5. Use an escrow arrangement for payment. Never pay the full amount directly to an individual seller before documentation is confirmed and transfer is ready to be executed.

Each of these steps is straightforward on paper — and each one is exactly where buyers get caught out, because verifying them properly takes local knowledge, contacts, and time most people don't have alongside a full-time job.

3. Three Ways People Invest in Property

Buy-to-let

Purchase a property and rent it out for steady monthly or annual income. Best suited to investors who want predictable cash flow and are comfortable managing (or outsourcing) tenants.

Buy-to-flip

Purchase undervalued or unfinished property, add value through completion or renovation, then resell at a profit. Higher potential return, but higher risk and more hands-on involvement.

Off-plan investment

Buy into a development before or during construction, usually at a lower price than completed value. Returns can be strong, but this route carries the most risk if the developer isn't verified and reputable.

Which strategy fits your goals?
The right answer depends on your budget, timeline, and how hands-on you want to be. This is the single most common question we help new investors answer — talk to us before you decide.

4. Seven Red Flags to Walk Away From

- A price that's noticeably below the market rate for that location, with no clear explanation.
- Pressure to pay quickly, in cash, before documents are reviewed.
- A seller or agent who can't produce original title documents — only photocopies or “will provide later.”
- Land marketed as “family land” without written consent from all principal family members.
- No verifiable, physical office address for the seller, developer, or agent.
- Survey coordinates that don't match what's described in the marketing material.
- Developers who can't show progress on previously completed or ongoing projects.

If you notice even one of these on a property you're considering, that's the moment to pause — not push through.

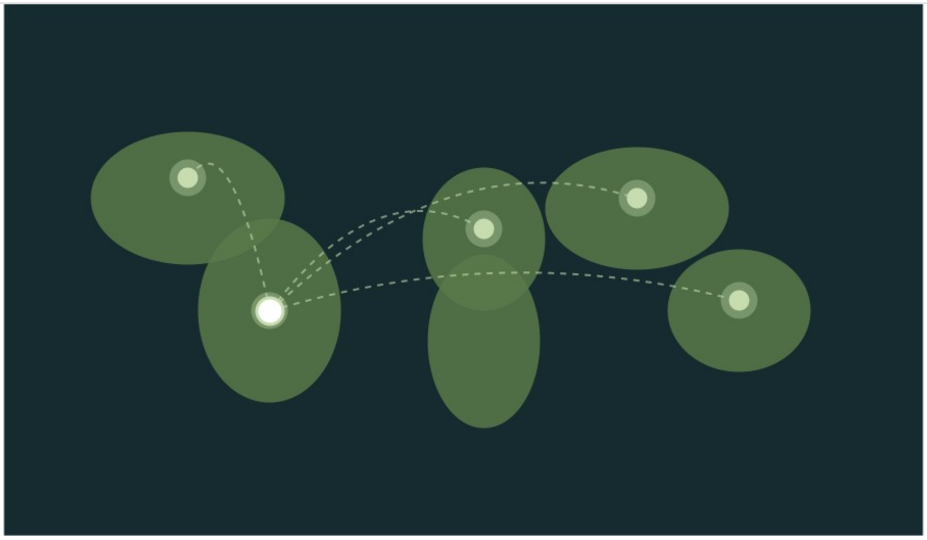
5. Why Property Management Changes Your Return

Buying the right property is half the work. What happens after — who finds your tenants, who collects rent on time, who handles maintenance before a small issue becomes an expensive one — is what actually determines whether an investment stays profitable.

Investors who self-manage often underestimate the time cost: chasing rent, vetting tenants, coordinating repairs, and keeping records. A managed property is typically the difference between an asset that pays you and one that quietly costs you time you didn't budget for.

You own it. We manage it.

Tenant sourcing, rent collection, maintenance coordination, and owner reporting — handled for you. Ask us what this would look like for your specific property.



6. You Can Invest Beyond Nigeria Too

Property investment doesn't have to stop at your national border. Through our network of vetted partner agents and developers, Lubaba Realties also helps clients buy property in international markets — including the United Kingdom, the United States, the UAE, and other African countries — without you needing to be on the ground yourself.

This is especially useful if you're in the diaspora looking to invest back home, or a local investor looking to diversify into a foreign market for currency stability, rental yield, or a second base abroad. We coordinate the local verification, paperwork, and process on your behalf, the same way we do for property here.

- Diaspora clients investing back into Nigerian real estate from abroad
- Nigerian investors buying property in the UK, US, UAE, or other African markets
- Cross-border paperwork, verification, and transaction coordination handled for you

Thinking beyond one country?
Ask us which international markets we currently have verified opportunities in — this changes regularly, and it's not something we publish, only something we discuss directly with serious investors.

7. Quick Self-Assessment

Before you speak with an advisor, it helps to know roughly what you're looking for. Answer these for yourself:

- What's my primary goal — a home to live in, rental income, or resale profit?
- What's my realistic budget, including documentation and legal fees (typically 5–10% on top of purchase price)?
- What's my timeline — do I need this to generate income immediately, or can I wait for value to grow?
- Am I able to manage a property hands-on, or would I need it professionally managed?

Your answers here shape everything — the location, the property type, and the strategy that makes sense. There isn't a one-size-fits-all answer, which is exactly why the next step matters.