

Where to Buy Land in Nigeria and How to Avoid Acquisition of Defective Title

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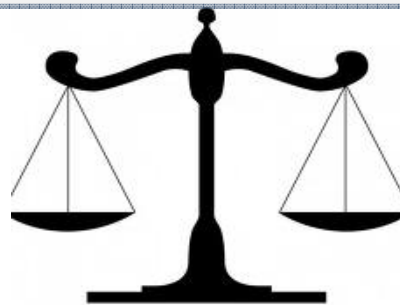
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Introduction

In every land and climate, land remains one of the most valuable estates any person can have.

Sooner than later, you will need a plot of land or two. And the question that readily comes to mind is: where can you find a plot of land to buy and how can you avoid buying land from fraudsters?

Before we talk about where to buy land, it is important to acquaint yourself with the knowledge of the kind of land ownership that is in vogue in Nigeria. Under our law, all lands in the country are vested in the Governors of all the component states in Nigeria.¹ In Abuja, the Federal Capital Territory (FCT), the FCT land is vested in the Minister of Federal Capital Territory.²

So, the governors of the component states and the minister of federal capital territory hold the land in trust for the benefit of Nigerians. The nature of this kind of land ownership is likened to leasehold. So, WHETHER YOU BUY THE LAND DIRECTLY FROM AN INDIVIDUAL, COMMUNITY OR YOU ARE ALLOCATED THE LAND BY THE STATE OR LOCAL GOVERNMENT, YOU ARE MORE OR LESS A LESSEE (TENANT) THAN A LANDLORD.

You only have a right of occupancy on the land for a term of 99 years, after which you can renew the right of occupancy. SIMPLY PUT, ANY LAND YOU ACQUIRE OR BUY IN NIGERIA REMAINS THE PROPERTY OF THE STATE GOVERNMENT. YOU ONLY PAY TO USE IT FOR A PERIOD OF 99 YEARS, SUBJECT TO RENEWAL.

However, not all the lands are directly under the control of the governors. The areas of land under the direct control of the governors are urban lands.³ So, when you want to buy a plot of land that is directly under the control of a state governor from any individual or corporate body who bought it previously from the governor, the seller will be required to first of all apply for state governor's consent⁴ (through the state Ministry of Lands, Housing and Urban Development).⁵

All other lands that are not directly under the control of the state governors are referred to as "Deemed Grants." Examples of "Deemed Grants" are lands under the direct control of local government chairmen and community lands.⁶

When you are buying a plot of land that is under the control of a local government chairman,⁷ you will be required to seek the consent of the local government chairman through the Director of Lands in the Lands department of the local government.⁸ Similarly, when you are buying a plot of community land either from any person, family or community head, you will be required to apply for allocation of the plot. You apply to the community head who, on approval, will grant the consent.

Note that whoever you buy your land from, after the transaction is completed, you will apply for issuance of Right of Occupancy/Certificate of Occupancy. Your application will be addressed to the Honourable Commissioner, State Ministry of Lands, Housing and Urban Development, or the Director of Lands, Department of Lands of the local government, as the case may be.

Note also that you are bound by the covenant that runs with the Right of Occupancy/Certificate of Occupancy which include: ⁹

- Payment of premium.
- Payment of Ground Rent.
- Development and maintenance of the land within a stipulated period.
- Revision period of ten years.
- Renewal
- Right use of land.
- Governor's/local government chairman's consent.¹⁰

Now, it is not enough to buy or be allocated a plot of land and be issued receipt thereto, you also have to protect your land with legal covers by complying with the rules regulating land transactions. Chapter three of this book (Legal Requirements Involved in Land Transactions) deals extensively at legal requirements for protection of land transactions.

Note that this book is written as a guide to equip you with basic knowledge that will help you avoid costly legal mistakes that may rob you of your fortune. Knowledge is power. When you have the basic knowledge about land transaction and laws governing it, you will be able to avoid fraudsters and costly legal mistakes that may affect the title to the land you buy.

Read this book, digest it and master it like the back of your hand. Refer to it whenever you want to buy or sell land. With this book, you should not go wrong in any land you wish to transact.

Note, however, that this book is not indispensable. You will still need a lawyer who will help you investigate title to the land you wish to buy. The lawyer may also represent you in the land transaction to help you avoid costly legal mistakes. The lawyer will be the one to perfect the land transaction by ensuring that all the requirements are duly complied with.

So, when you want to sell or buy land, the main professional you will need is the legal practitioner. Only legal practitioners are qualified to investigate title to land at lands registry/office, draft documents covering land transaction and perfect land transactions.

Armed with the knowledge you will acquire from this book, you will be able to relate well with any lawyer(s) involved in the land transaction (either seller's solicitor or both seller's solicitor and your solicitor) and in the end, you will be able to avoid costly legal mistakes that may ruin your fortune.

Chapter One

Where to Buy Land in Nigeria

You can buy land from various sources in Nigeria. Among these sources are:

1. State Government

You can be allocated land directly from any of the 36 state governments of the federation and the FCT. The proper place to go is the state ministry of lands, housing and urban development. You apply to the Honourable Commissioner, Ministry of Lands, Housing and Urban Development of the state for allocation of a plot of land, indicating what you want to use the land for – residential, filling station, commercial, agricultural or industrial purpose.

Upon approval of your application, you will be asked to pay the necessary fees including the premium and the Ground Rent. You will be issued a document titled Grant of Allocation of Statutory Right of Occupancy.¹¹ Later, you can apply for issuance of Statutory Right of Occupancy/Certificate of Occupancy in respect of the land.¹²

Note that all the documents involved in the land transaction will be filed at the land registry of the state ministry of land. Whenever you make such payment as Ground rent, you will file the receipt in your file with the land registry.

Again, anytime you want to sell, transfer, assign or mortgage your land, all the documents involved in the transaction will be kept in your file at the Land Registry.

2. Local Government Authorities

Local government chairmen are also authorised to allocate land within the local government areas to Nigerians on behalf of the state governors.¹³ The proper place to go is the Department of Lands, Housing and Urban Development of the local government. You apply for allocation of plot of land to the Director of Lands, Department of Lands, Housing and Urban Development of the local government. When your application is granted, you will be asked to fulfill some requirements including payment of revenue in respect of the land allocated to you. Thereafter, you will apply for issuance of Customary Right of Occupancy/Certificate of Occupancy.

All the documents covering the transaction starting from the application form you will fill when you are applying for allocation of the land, Letter of Grant of Application, receipt of the revenue to the Customary Right of Occupancy/Certificate of Occupancy.

Any further transactions you make in respect of the land such as sale, transfer, or assignment requires consent of the local government chairman through the Director of Lands of the local government. Also, the documents involved in such transactions are to be filed in your land file at the land office of the local government.

3. Community/Family

Both community and family lands are directly under the control of the district head/ruler and principal members of the family respectively.

Note that although community and family lands are part of the lands vested in the governor of a state, they are termed “Deemed Grant”¹⁴ and are not directly under the control of the governor of a state.

For community land, you apply for allocation of traditional plot of land to the community or district head as the case may be. And for family land, ensure you buy the land from the principal members of the family. Don’t make the mistake of buying land from only one member of the family. If you do, the transaction would be void, especially if the other principal members of the family do not approve of the sale.

Take note that as soon as you are allocated a community land or you buy a family land, head straight to the Land Office at the Lands Department of the local government with the letter of allocation issued you by the community head or document of sale of the land by the principal members of the family, as the case may be and apply for Customary Right of Occupancy/Certificate of Occupancy in respect of the land. When you do this, and you pay the necessary revenue, the land office will create a file for you and issue you the Customary Right of Occupancy/Certificate of Occupancy and place in the file all documents relating to the land.

4. Individual

You can buy land from any landlord who wants to sell his land. But the important issue to consider is whether the vendor has a good title to the land. When buying land from any person, it is important that you thoroughly investigate the title to ensure that the vendor actually has a good title to the land.

Usually, it is your lawyer that carries out:

- a. the investigation of the title in the Land Registry or Land Office as the case may be;
- b. the investigation of court's judgment and orders;
- c. The investigation of traditional title of the owners; and
- d. The inspection of the land and its original document of title.

Only lawyers are authorized to conduct investigation of title to land. Contact a lawyer who will help you, though, for a small amount of fee.

5. Real Estate Companies

Real estate companies are companies that are incorporated under Nigerian law to handle property transactions. They buy and sell land. They also build houses and sell them. Some real estate companies also sell and lease properties on behalf of landlords. They are a nice place to buy land or property.

6. Companies

The law permits incorporated companies to own properties. You can buy land from any company that is selling one.

7. Estate Surveyors and Valuers

Estate surveyors and valuers also sell properties on behalf of their clients who list their properties with them. You can buy land from them.

8. Lawyers

Lawyers assist their clients in selling their properties. You can buy land from lawyers.

9. Real Estate Agents

Real Estate agents are business people that are employed on commission basis by property owners to sell their properties on their behalf. It is easy to find land to buy from real estate agents because they are more common and easy to meet and talk to.

10. Others

You can also buy properties from other sources like banks and insurance companies as well as some religious organizations, which have land to sell.

Chapter Two

Legal Requirements Involved in Land Transaction

Irrespective of the person you are buying the land from, you must take note that there are requirements stipulated by the law for the purpose of perfecting land transactions and these requirements must be complied with. Where these requirements are not complied with, it may negatively affect the land transaction, thereby rendering it void. Now, let us take a look at these legal requirements:

1. Formality

Under our law,¹⁵ all land transactions and lease above three years must be in writing. Our law also provides that transactions must also be by deed. A deed is a written instrument signed, sealed and delivered by one person to another to convey land, tenements or hereditaments.

Examples of land transactions to be made by deed are sale agreement, conveyance, contract of sale of land, assignment, deed of gifts, mortgage, lease, etc.

Note that where a Power of Attorney (a document that confers authority on someone to perform an act) is used to alienate any land, the Power of Attorney must be made by deed.

Note: it is important to note that this formal requirement to land transaction is not applicable under the customary law. For example, where a person buys or is allocated a plot of community land, the transaction need not be in writing and if

it is in writing, it need not be made by deed (signed, sealed and delivered). But in practice nowadays, land transaction under customary law are reduced into writing and at times made by deed.

2. Requirement of Governor's Consent

Under the Land Use Act 1978, all transactions in respect of lands that are under the direct control of the governor require governor's consent.¹⁶ This means that for any transfer, assignment, mortgage or lease to be valid, the governor must give consent to the transaction.

Usually, governor's consent is sought through the Honourable Commissioner, Ministry of Lands, Housing and Urban Development in the state.¹⁷

Note: requirement of governor's consent is not applicable to Deemed Grants. Deemed grants refer to lands that are not directly under the control of the governor of the state. These lands are community lands and lands under the control of local governments.

3. Stamping

Under our law¹⁸, all documents in respect of land transactions must be stamped. Duty is paid on each counterpart (copy) of the documents at a flat rate while duty on the original copy of the document of the land transaction is ad valorem (according to the amount of consideration involved in the transaction).

The documents are expected to be stamped within thirty days from the day of the transaction, failure of which will attract

penalty (fine). Stamping is only applicable to lands (urban lands) that are directly under the control of the state governor.

4. Registration

After stamping comes registration.¹⁹ Registration fee is paid into the coffer of the state government's board of internal revenue and thereafter, the stamped documents are taken to the office of the Registrar of Deeds in the state Ministry of Lands, Housing and Urban Development for registration. Upon registration, a copy is retained by the Registrar of Deeds.

In conclusion, to perfect your title, the above four legal requirements must be complied with. Now, you don't need to worry about how to go about doing all these. The jobs are done by the lawyer that you will employ to handle the transaction for you.

Chapter Three

Documents Involved in Land Transactions

In legal practice, documents are the instruments or weapon which you can use to fight and protect your property or interest. Where documents are non-existence, the battle to protect your property may be a bit difficult.

A pastor once came to a law firm where I worked sometime ago to seek legal assistance. The pastor's brief to us is as follows: "My church bought a plot of land from another church some years ago. The land remained undeveloped until recently when some people came and started digging foundation to build a house on the land. I have called police for them and they have stopped them from proceeding with their building.

"But the problem is that the documents covering the land transaction had been lost to armed robbers who robbed my predecessor, just before I came to replace him. He did not swear to any affidavit of loss nor informed the Ministry of Lands concerning the loss of the land documents. My predecessor has died but the witness who attested to the documents covering the land transaction is still alive."

In his reply, my principal in chamber counseled: "From what you have said, you have no document you can use to fight and protect your church's land. The document covering the land transaction has

been lost. This is a difficult situation. However, there are ways we can go about it.

“We shall conduct a search at the Land Registry to look for copies of the documents in respect of the land transaction between your church and the church that sold the land to you. If we can’t find the documents in the land file, then, we have two options: 1. We may decide to go back to the church that sold the land to your church to inform them so that we can prepare fresh document to cover the transaction; or 2. We may decide to rely on the document of title to the land (Statutory Right of Occupancy) held by the church that sold the land to you and fight in the name of that church. Thereafter, we will then approach the church for preparation of fresh documents to cover the transaction. We can rely on any available document in respect of the land.”

The bottom-line is: all documents in respect of land transactions are relevant in protecting your title or interest. As such, they must not only be complete, they must be kept safe.

In this chapter, we shall be taking a look at the documents used in land transactions:

1. **Sale of Land**

Whenever you want to buy or sell land, there must be at least a document of transaction in respect of the land. Usually, the seller’s solicitor will draft the document. However, it is advisable that the buyer engages his own lawyer in the transaction so that the lawyer will help protect his interest. On

the other hand, both parties can employ a lawyer to draft the document for them. Any solicitor drafting the document may call the document any name he likes. He may call it Sale Agreement, Deed of Transfer, Deed of Assignment or Deed of Conveyance. It doesn't matter the appellation given to it, so far all the aspects of the transactions are included therein.

2. Mortgage

What the big business people in town normally do to obtain loan to run their business is that they mortgage their property to the bank. The property becomes a collateral security.

When you want to obtain loan from a bank, you will be required to mortgage your property (land or house or both) before you are granted the loan.

Your solicitor will first apply to the Honourable Commissioner, the state Ministry of Lands, Housing and Urban Development for governor's consent to mortgage your property. Other documents required include:

- Duly completed Application Form for Governor's consent.
- Receipts of all the fees in respect of the land.
- Four copies of Valuation Report (to be prepared by an Estate Surveyor and Valuer).
- Four copies of the Deed of Mortgage in respect of the mortgage transaction.
- Stamp Duty receipt.
- Registration fee receipt.

Now, it is not as easy as I explain it here, but just relax. You don't need to lift a finger. Your solicitor will handle your mortgage transaction for just a specified fee.

3. **Gift**

Where a plot of land is being given out without monetary consideration, the document conveying the land to the donee is called Deed of Gift (note, however, that other consideration will be mentioned in the document in the absence of financial consideration).

Payment of relevant taxes is avoided when land is being given out as a gift. Like other legal documents, Deed of Gift is drafted by solicitors.

4. **Power of Attorney**

Power of Attorney is not a document that confers title to property. Power of Attorney is relevant only when the owner of a property is appointing an agent, care taker or any person to perform an act in respect of his property.

If you want to appoint someone to help you sell your property, you have to contact a solicitor who will draft the Power of Attorney. The document will be signed, sealed and delivered by you (the donor) and it must be attested to by a Notary Public, or by any court, judge, magistrate, consul, representative of Nigeria, or the President,²⁰ as the case may be.

5. **Deed of Lease**

If you are a landlord and you lease your house to a tenant for a term of more than three years, the document that will cover the transaction between the lessee (tenant) and you (lessor) is

called, Deed of Lease. This is what the law stipulates.²¹ Your lawyer will draft the document. He knows what to include in the document to protect your interest and interest of your tenant. Note also that for a lease to be valid, governor's consent is required.²² Similarly, stamping²³ and registration²⁴ are also required for Deed of Lease.

Chapter Four

How to Avoid Acquisition of Defective Title

Title to land is said to be defective when the person you are buying the land from does not have interest in the land (that is, he is not the owner). The fact is, when you buy a land from a person that doesn't have good title to the land, the transaction is void.

In any property transaction, the applicable rule is: *nemo dat quod non habet*. This means a person cannot transfer or give what he doesn't have or doesn't belong to him. Therefore, where a fraudster sells to you a plot of land that doesn't belong to him, the law will not permit you to lay claim to the land as soon as the fraud is discovered by the true holder of the title to the land.

For this reason, the principle of *caveat emptor* applies. *Caveat emptor* means "Let the buyer beware." The issue of defective title comes into play when you are buying land from individuals. If you are applying for allocation of plot of land from the state or local government, you don't have any cause to worry about the title to the land, because under the Land Use Act, all lands in Nigeria are vested in the governors of the component states.²⁵ In Abuja, the Federal Capital Territory (FCT), the land is vested in the minister of the FCT.²⁶

So, in respect of this, all things being equal, you cannot buy a defective title from the state government. However, occasionally, Ministry of Lands, Housing and Urban Development used to allocate

plots of land, which they have already allocated to others. In that case, they can easily resolve the issue by allocating another land in order to protect the interest of the first allottee.

But the same cannot be true in the case of land bought from individuals. Sometime ago, a man came to visit my colleague in a law firm where we were doing our Chamber Attachment. After exchanging pleasantries with us, he informed us that he bought a plot of land somewhere in the South-West of the country for N200,000.

After describing the location of the plot of land that he bought, my colleague quickly raised an alarm: “Ah! You have been duped,” she said. “I also have plots of land there. Virtually all the lands in the area have been bought. I know all the people having lands there. Moreover, you cannot buy a plot of land in that area for N200,000.”

Cases like this are rampant. Often, fraudsters sell lands that do not belong to them. When they collect the money, they will disappear. When buying land or a house, you must do your due diligence to ensure that the vendor has a good title to it, because in the eye of the law, you cannot give or sell what doesn't belong to you.

You don't buy land as though you are buying tubers of yam in the market. You must do your due diligence. Note that at times, when a person has done his due diligence, the title may eventually be discovered to be defective, that is, the vendor is not entitled to the land he sold to you.

It is against this background that this book is written. This book serves as a guide to help you avoid costly mistake you might make when buying land. Below are steps you must take before paying for any land you wish to buy:

- Find out whether the land you want to buy is a family land. If the land is family land, you must ensure you are buying it from principal members of the family. One member of the family cannot, on his own, alienate family land, because the land is not his.
- If the land is a community land, ensure you buy (or you are allocated) the land direct from the community head or district head of the community as the case may be.
- Whether the property you wish to buy is a community land, family land or individually-owned land, after you have been assured of a good title, don't quickly make payment yet. You still have to move round secretly to enquire of the real owner of the land. Enquire from neighbouring landlords the actual person that own the land you want to buy. Usually, the neighbouring landlords will know the owners of all the lands within the vicinity.
- Ask the vendor and neighbouring landlords whether there is any dispute in respect of the land. Ask the community head, ask the principal members of the family about the title to the land you wish to buy.
- Go and physically inspect the land you wish to buy. Find out if someone is in occupation of the land. If it is so, find

out why he is in occupation. If his occupation of the land would not affect your title to the land, to your possession and occupation of the land, then, you can go ahead to make plans for the purchase.

- At the time of entering into the agreement to buy a community land or family land, ensure you call two or three witnesses to attest to the transaction. Don't fail to do this, because it is the requirement of the law. Note also that oral agreement in respect of any land under customary law (community, family and individual land) is valid, provided the following conditions are met:
 - I. Payment of purchase price should be made.
 - II. The purchaser should be put in possession of the land.
 - III. The transaction should be done in the presence of two or three witnesses.

Note that though oral contract suffices in the case of land bought under the customary law, it is advisable that the transaction be reduced into writing. In fact, these days, land transactions done under customary law are effected formally. This makes the contract enforceable and binding on the parties.

- If you are buying any land at all, it is advisable that you employ a solicitor. You have no option. All property transactions are handled by legal practitioners for the following reasons:

- a. The law provides that only lawyers are entitled to draft documents relating to land transaction.
- b. Only lawyers are permitted by law to investigate or conduct search of title to land at the state Land Registry, local government Land Office and High Court Probate Registry.
- c. Only lawyers can assist their clients to apply for Governor's consent to alienate, transfer or mortgage properties as well as to pay for Stamp Duty.
- d. After stamping (making of payment for Stamp Duty), the lawyer would proceed to the office of the Registrar of Deeds under the state Ministry of Lands, Housing and Urban Development to register your document of land transaction (upon payment of Registration Fee).

NOTE: lands bought under the customary law do not require stamping and registration, but in practice, lawyers often perfect their clients' land transactions by helping them to do stamping and registration of the land they buy under customary law.

NOTES

Chapter One

1. Section 1 of the Land Use Act, 1978 provides: “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. The interpretation section of the Land Use Act, 1978, section 51 (2) states as follows: “The powers of a Governor under this Act shall, in respect of land comprised in the Federal Capital Territory, Abuja, or any land held or vested in the Federal Government in any State, be exercisable by the President or any Minister designated by him in that behalf and references in this Act to Governor shall be construed accordingly.” By this provision, all lands in the FCT are vested on the Minister of Federal Capital Territory.
3. By virtue of section 2 (1) (a) of the Land Use Act 1978, “all land in URBAN AREAS shall be under the control and management of the Governor of each State.
4. By sections 21, 22 & 26 of the Land Use Act, consent of local government chairmen and governors are required before any land transactions can be effected. Failure to comply will render the transaction void.
5. The governor of a state is empowered to delegate powers conferred on him by the Land Use Act on commissioner of Lands. Section 45 of Land Use Act states: “The Governor may delegate to the State Commissioner all or any of the powers conferred on the Governor by this Act, subject to such restrictions, conditions and qualifications, not being inconsistent with the provisions, or general intendment, of this Act as the Governor may specify. Where the power to grant certificates has been delegated to the State Commissioner, such

certificates shall be expressed to be granted on behalf of the Governor.”

6. Deemed grants are lands under the control of the local government chairman, which the chairman do not hold to the exclusion of the state governor. Section 6 (4) of the Land Use Act provides: “The local government shall have exclusive rights to the lands so occupied against all persons except the Governor.”
7. By section 2 (1) (b) of the Land Use Act, “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.”
8. In practice, when applying for allocation of plot of land to local government chairman, you apply through the director of Lands in the local government.
9. Section 10 of the Land Use Act deals with covenants that run with the land. The section states: “Every certificate of occupancy shall be deemed to contain provisions to the following effect—
that the holder binds himself to pay to the Governor the amount found to be payable in respect of any unexhausted improvements existing on the land at the date of his entering into occupation; that the holder binds himself to pay to the Governor the rent fixed by the Governor and any rent which may be agreed or fixed on revision in accordance with the provisions of section 16 of this Act.”

10. Ibid.

Chapter Two

11. This first document that is issued an allottee of state land is only to confirm that you have been granted Statutory Right of Occupancy. It doesn't take the place of Statutory Right of Occupancy that will be issued to you when you apply for it later.
12. Section 8 & 9 of the Land Use Act provides for issuance of Statutory Right of Occupancy and Certificate of Occupancy by issuing authorities.
13. Ibid.
14. Ibid.

Chapter Three

15. Statute of Fraud 1677.
16. Ibid.
17. Ibid.
18. Section 23 of Stamp Duties Act provides that every unstamped or insufficiently stamped instrument (document of land transactions) must be stamped within 40 days of the execution of the instrument. Failure to comply will attract penalty.
19. By section 14 of the Land Instruments Registration Laws of Lagos State, (applicable in some parts of Lagos State), instrument relating to state land must be registered otherwise

it will be void; by section 5 of the Registration of Titles Law of Lagos State (applicable in other parts of Lagos State), non-registration of instruments relating land renders the transaction void; under the Property and Conveyances Law (PCL) states, that is, states of the Western Region & Conveyancing Act (CA) States (that is, the rest of the states in Nigeria), non-registration of instrument only renders it inadmissible.

Chapter Four

20. section 118 of the Evidence Act, Cap E14 LFN 2004 states: “The court shall presume that every document purporting to be a power of attorney, and to have been executed before and authenticated by a notary public, or any court, judge, magistrate, consul or representative of Nigeria or, as the case may be, of the President, was so executed and authenticated.”
21. Section 3 of the Statute of Frauds Act 1677states: “And moreover, That no LEASES, Estates or Interests, either of Freehold, or Terms of Years, or any uncertain Interest, not being Copyhold or customary Interest, of, in, to or out of any Messuages, Manors, Lands, Tenements or Hereditaments, shall at any Time after the said four and twentieth Day of *June* be assigned, granted or surrendered, unless it be by Deed or Note in Writing, signed by the Party so assigning, granting or

surrendering the same, or their Agents thereunto lawfully authorized by Writing, or by Act and Operation of Law.”

Similarly by section 77(1) of the Property and Conveyances Law (PCL), a lease which is required to be in writing is void for the purpose of conveying or creating a legal estate unless it is made by deed.

22. Ibid.

23. Ibid.

24. Ibid.

Chapter Five

25. Ibid.

26. Ibid.

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