SUCCESS PROPERTY MANAGERS

The Port Harcourt Buyer Checklist

A practical guide for buying a home, land or investment property with clearer questions, safer checks and better records.

Use this checklist before you commit money. Property facts, ownership documents, professional fees and availability must be confirmed for the specific transaction.

Prepared for buyers in Port Harcourt, Rivers State

Keep this guide on your phone during searches, calls and inspections. Tick each item only after you have seen supporting evidence.

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CHECK 01

Know your full budget before you search

The advertised price is only one part of the money you may need. Decide your firm ceiling before inspections begin.

- Write down your purchase budget and keep a separate allowance for professional fees, searches, documentation, repairs and moving costs.
- State whether your budget is cash available now, expected finance or a staged-payment plan.
- Ask which charges are included in the quoted price and request every additional charge in writing.
- Do not allow urgency to push you above the ceiling you agreed with yourself or your adviser.

Buyer action: write one maximum all-in figure and share that figure with the agent helping you search.

CHECK 02

Compare the area as carefully as the building

Port Harcourt neighbourhoods can differ sharply in road access, drainage, power, security, demand and price. Visit at more than one time of day.

- GRA and New GRA: ask about the street, service charges, access and the exact phase.
- Peter Odili Road and Trans Amadi: compare estate services, traffic routes and commercial activity.
- Woji and Rumuodara: check drainage, road condition, power arrangements and access during rain.
- Ada George, Rumuokoro and Rukpokwu: confirm commute time, road links, neighbourhood services and title history.
- For every area, speak with nearby occupants and inspect the approach road rather than judging only the building.

Buyer action: shortlist three areas, then compare the same property type and budget across all three.

CHECK 03

Verify the title before you pay

A seller showing a document is the beginning of verification, not the end. Use an independent property lawyer and qualified surveyor where appropriate.

- Ask for the root of title and the complete chain of ownership.
- Compare the seller's name with the name on the documents and request evidence for any change or transfer.
- Confirm survey details, coordinates, size and boundaries on the ground.
- Conduct the relevant searches with the appropriate registry or authority.
- Ask whether the property is subject to a mortgage, dispute, acquisition, family claim, court case or prior sale.
- Keep copies of every document reviewed and every receipt issued.

Never rely only on a photograph, scan, verbal promise or agent introduction when ownership is being verified.

CHECK 04

Ask the seller for a complete document pack

The documents needed depend on the property and transaction. Request them early so professional checks can begin before deadlines become emotional.

- Seller's valid identification and evidence that the name matches the title documents.
- Root title and subsequent transfer documents.
- Survey plan and any planning or building approvals that apply.
- Receipts, land charges or other records relevant to the transaction.
- Company documents and proper authority where a company is selling.
- Probate, letters of administration or family authority where an estate or family is involved.

Buyer action: ask your lawyer to give you a written list of missing documents and unresolved questions.

CHECK 05

Inspect before committing money

A listing, video or virtual tour helps you shortlist. It cannot replace a physical inspection and independent checks.

- Confirm the address and the person authorised to provide access.
- Inspect structure, roof, ceilings, walls, floors, windows, plumbing and electrical points.
- Test water supply, power arrangements, drainage and mobile network where possible.
- Check access, parking, boundaries, neighbouring uses and signs of flooding or erosion.
- Photograph observations with permission and write down defects before leaving.
- Avoid payment to secure a property until identity, authority, terms and documents have been checked.

Take this PDF to the inspection and record what you saw while the details are fresh.

CHECK 06

Make fees and responsibilities clear

Ask for a written breakdown before you agree to proceed. The correct amount and payee depend on the transaction and the professionals involved.

- Confirm agency, legal, survey, valuation, registration and other transaction costs separately.
- Ask who pays each fee, when it is due and what service it covers.
- Request an invoice or engagement letter from each professional.
- Pay only through a traceable method to the authorised recipient and obtain a receipt.
- Do not accept a surprise fee that was not disclosed or explained.

Buyer action: add every agreed charge to your all-in budget before you sign or transfer funds.

CHECK 07

Use the same questions at every inspection

A repeatable checklist makes properties easier to compare and reduces the chance that a beautiful finish hides an important gap.

- Who owns the property, and who has authority to sell or lease it?
- What exactly is included in the price?
- Why is the property being sold or let, and how long has it been available?
- What title and approvals exist, and what is still outstanding?
- What recurring service, maintenance or estate charges apply?
- What repairs are needed now, and who will complete them?
- What is the water, power, drainage, security and access situation?
- What deposit, timeline and written conditions are being requested?

Write the answers down. Ask for supporting documents instead of relying on memory after several inspections.

CHECK 08

Close with paperwork that protects the deal

The final stage should match the verified facts and the agreed commercial terms. Independent professional advice is essential.

- Ensure the final property description, parties, price, payment plan and completion date are written correctly.
- Confirm conditions that must be completed before payment or handover.
- Use proper receipts and keep proof of every transfer.
- Complete the agreed execution, consent, stamping, registration and handover steps that apply.
- Collect keys, possession records, plans, warranties, service information and original documents due to the buyer.
- Store digital and physical copies securely after completion.

A fast deal is useful only when the identity, authority, property, documents and payment trail are clear.

YOUR NEXT STEP

Search with a clear brief.

Send Success Property Managers your preferred area, property type, purpose, budget and timeline. The team can help you shortlist options, arrange inspections and explain the next practical step.

Book a property conversation
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“Our role is to help clients ask better questions, verify the details and move with greater confidence.”

Tamuno Adams
Chief Executive Officer, Success Property Managers

This checklist is general information, not legal, survey, valuation or financial advice. Engage qualified independent professionals for your transaction.