

THE

**90 DAY
LAND FLIP
BLUEPRINT**

Research · Acquire · Secure · Resell

OMOJEVWE GODFREY

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DEDICATION

I dedicate this book to my lovely wife, Gladys. We began this journey together, and her courage, support and belief gave me strength to enter real estate and keep building.

I also dedicate it to our daughter, Zoe, who was born in 2024. She came into our marriage as a bundle of joy while we were building and reaching new heights. She reminds me that wealth is not only about today. It is also about the future we prepare for those coming after us.

Finally, I dedicate this work to Apostle T. D. Phillips and Pastor TheoPistis Danjuma. Their spiritual oversight, prayers, love and desire to see me succeed have helped me become a better man, leader and builder at Godhouse Centre, Warri, Delta State.

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ACKNOWLEDGEMENTS

This journey began with a decision my wife and I made after we missed an opportunity to buy land. I thank Gladys for saving with me, believing with me and standing beside me through every inspection, risk and new level.

I am grateful to God for the wisdom, protection and favour that carried us from two plots into a growing business. I honour Apostle T. D. Phillips and Pastor TheoPistis Danjuma for their spiritual covering and constant encouragement.

I appreciate the lawyer who helped me examine my early transactions, the surveyors, community contacts, agents, staff members and partners who brought their skills to the work. I also thank every buyer and investor who trusted Credence Properties. Your questions, courage and results helped us improve the system explained in this book.

To every reader who wants to build a stronger financial future, this book is my way of sharing the lessons that changed my own life. I hope you use them carefully, honestly and boldly.

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A NOTE TO THE READER

This is my true story and my working system. I began with two plots, used my digital marketing skills to find buyers and reinvested the profit. Over time, that process grew into **more than 200 plots sold, more than ₦350 million in property sales** and a portfolio of multiple acres.

The method has four steps: **research the land, acquire the land, secure the land and resell it for profit.** Read the chapters in order the first time. Then return to the worksheets whenever you are considering a real opportunity.

I will speak to you as one person because that is how I want this book to feel. My goal is not to impress you with big language. My goal is to help you see the business clearly enough to take a wise first step.

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I N T R O D U C T I O N

How Two Plots Changed My Life

My name is Godfrey. I am a digital marketer. I started learning and doing digital marketing around 2019. Before I entered the land business, my financial life was stable. I was already doing business and making money. But I had not yet found a simple way to turn small wins into something much bigger.

The Land We Could Not Buy

I got married in 2021. Not long after that, my wife and I had a chance to buy one plot of land. The land was selling for ₦1 million. We wanted it, but we could not raise the money at that time. We had to let the opportunity go.

That experience stayed with me. It did not make me give up. It made me think more seriously about money. I saw that it was not enough to earn money and spend it. **We needed to save with a clear purpose. We needed to prepare for the next good opportunity before it came.**

My wife and I began to put money together. We became more careful and more intentional. We did not know all the details of the journey ahead, but we knew we wanted to own land and build a better future.

Our First Plot

In 2022, our saving began to produce a result. We bought our first plot of land at Agbarho in Delta State. The price was ₦750,000. We did not buy that first plot to sell it. We bought it to keep it. We wanted to own a real asset and understand how land investment felt.

Buying that plot gave us confidence. The ₦1 million opportunity we had missed in 2021 had pushed us to prepare. Now we had moved from wanting to own land to actually owning land. That first purchase also opened our eyes to other opportunities around us.

Two More Plots at Otu-Jeremi

About two months later, another opportunity came. This time, the land was at Otu-Jeremi in Delta State. The price was ₦400,000 per plot. We bought two plots. The price looked almost too good to be true, but we did not allow excitement to make the decision for us.

We went into the deal with a lawyer who was also a friend and a brother. He checked the papers. We also looked beyond what the seller told us. We tried to confirm that the owners truly owned the land and truly wanted to sell it. The price was also close to the normal price of land in that area at the time. After the checks were completed, we bought the two plots.

This lesson is important. **A low price does not make a bad land good.** Before you pay, you must know who owns the land, why it is being sold and whether the documents can be trusted. Cheap land can become very expensive when the ownership is not clear.

Why I Believed the Land Had Value

The first thing I noticed was access. The land was not locked away in a place that buyers could not reach. People could get to it, and it was only a few minutes from the road. For me, access was the first strong sign.

The area also had signs of life. People were already living there. There was a police station and other useful places around. There was also talk that a modular refinery could come to the area. At that time, the refinery had not come. It came about three years later. The information was only one sign, so I did not depend on it alone. The present access, the people already living there and the nearby facilities also helped me see the value.

The Price Gap That Opened My Eyes

About one month after we bought the land, I saw a flyer from the company that had sold us our first plot at Agbarho. The company had also moved into the Otu-Jeremi area. Their flyer showed that they were selling one plot for ₦900,000.

That caught my attention at once. I had just bought land in the same area for ₦400,000 per plot. I went to check their location and found that their land was close to ours. That was the moment I saw the opportunity clearly. If buyers were already willing to look at land around that price, then the two plots we had bought were worth more than what we paid for them.

The profit was not created by magic. It was already hiding inside the price difference. My work was to package the opportunity well, take it to the right people and help a buyer see what I had seen.

A Simple Video and a Facebook Advert

I was already a digital marketer, so I used what I knew. I went to the land and recorded myself with my phone. It was not a complicated production. I stood on the property and spoke about the land. I explained that it was dry, accessible and only a few minutes from the road. I mentioned the king's palace and the useful places around the area. I also spoke about the development that could come and why it made sense to buy early.

I told viewers that only a small number of plots were available. I asked interested people to send me a direct message. Then I used the video for a paid Facebook advertisement.

The response came almost at once. About three people contacted me to say they were interested. Two of them came for an inspection. The first person who came to inspect the land claimed it. Within about one week of launching the advert, I had made my first sale.

The Numbers Behind the First Flip

We had bought each plot for ₦400,000. I sold each plot for ₦1.1 million. From the selling price, I used ₦200,000 for the buyer's documentation. After the cost of the land and the documentation, the profit was about ₦500,000 on each plot. Across the two plots, the total profit was about ₦1 million.

Within roughly two months, our position had changed. We did not build a house on the land. We did not wait for ten years. We found land at a good price, checked it, secured our interest and showed the opportunity to buyers who could pay more for it.

I Did Not Have an Office

I did not have a real estate office when I made that first sale. I was working from my house. When the first customer came, we met at my place. We spoke, went to inspect the land, prepared the papers and transferred the rights to him.

This matters because many people delay a good idea while waiting for everything to look perfect. They think they need a fine office, a large team or a famous name before they can begin. My own story started without those things. What I had was a secure opportunity, useful marketing skill and the courage to show the land to people.

The Moment My Thinking Changed

Before this experience, I had done other businesses. I had made profits in tens of thousands and hundreds of thousands of naira. Land flipping showed me another level. It showed me that I could enter the world of million-naira profits by taking a good position early, securing the papers and knowing how to sell.

That first deal did more than put money in my hands. It changed the way I looked at land. Land was no longer only a place to build a house. It could also be a product. If I bought in the right place at the right price, I could sell to another person who saw the value and make a fair profit.

The Four Steps You Will Learn

Since that first deal, I have spent more than four years learning how to find buyers and close sales faster. I have made mistakes, improved my method and seen what makes people buy. The system I now use can be explained in four simple steps.

- **Research the land.** Find a developing area, study the price and make sure real demand can grow there.
- **Acquire the land.** Negotiate a good price and enter the deal in a clear and safe way.
- **Secure the land.** Check the ownership, complete the right papers and protect the land from future trouble.
- **Resell for profit.** Package the opportunity, market it and work towards a sale within 60 to 90 days.

These steps are simple, but each one must be done well. In this book, I will show you what I did, what I later learned and how you can use the same basic system. You do not need to begin with an office or many plots. You need to understand the process, start carefully and take the next wise step.

C H A P T E R

1

Land Flipping and the Nigerian Opportunity

Land flipping is simple to explain. You find land that is selling below its future value. You buy it in a developing area. You secure the land and its papers. Then you sell it again for a profit. The aim is not to hold it forever. The aim is to sell within a short time.

In this book, I use four words to explain the whole system: **Research, Acquire, Secure and Resell**. These four words will guide everything you learn from this point.

What Land Flipping Means

Land flipping means buying land mainly because you plan to sell it again. You are looking for an opportunity that another buyer has not yet seen. You buy before the area becomes too popular. Then you show other people why the land has value.

The land must not only be cheap. It must have a reason to grow in value. It may have a good road, new houses, electricity, a school, a market, a government project or another clear sign of growth around it. It must also have an ownership story that can be checked.

For this book, I call it land flipping when the plan is to resell within three years or less. My main method is even faster. I work towards a resale within 60 to 90 days. Some deals may take longer. The time is a target, not a promise.

Land Flipping and Land Banking Are Not the Same

Land flipping is about a quicker sale. Land banking is about waiting. When I buy land mainly to keep it for five years or more, I call that land banking. I wait while people move into the area, roads improve and demand grows. Then I may sell at a much higher price.

This is the working meaning I use in this book. Other people in the property business may use the words in a slightly different way. What matters is that you know your plan before you buy. Are you buying for a quick resale, a long wait or a building project?

Question	Land Flipping	Land Banking	Land to Build
Main aim	Sell again for profit	Hold for bigger future value	Use the land for a home or project
My time guide	Three years or less	Five years or more	Based on when you want to build
What matters most	Entry price and quick buyer demand	Long-term growth of the area	Safety, title and fitness for the project

The Land I Sold and the Land I Could Have Kept

The two Otu-Jeremi plots helped me understand the difference. I bought each plot for ₦400,000 and sold each one for ₦1.1 million. That quick sale gave me money I could use again. It helped me grow.

But there was another side to the story. About two or three years later, land in that same area was worth more than ₦4 million per plot. If I had kept the plots longer, I could have made more money from each one.

Does this mean I made a mistake by selling? No. **The flip gave me working capital.** I used quick sales to enter more deals and grow my land portfolio. Today, I own more than five acres across different places. Some of those properties are for longer-term land banking.

A quick profit and a bigger future profit are two different choices. Your choice should depend on your goal. If you need capital to grow, flipping may help. If you already have enough money and can wait, land banking may produce a larger result. Many investors use both methods.

Why Land Flipping Can Help an Ordinary Nigerian

Many Nigerians think land business is only for very rich people. I understand why they think so. Even ₦400,000 is a large amount for many families. But a person does not need to begin with ten plots or one acre. A careful start with one good plot can teach you the process and help you build capital.

I began with two plots. I kept buying, selling and putting the money back into land. That process helped me move from plots into acres. It also took me beyond my own state.

You can study opportunities in your own part of Nigeria. You do not need to run to Lagos or Abuja because those names sound popular. Every state has places where roads, homes, schools, businesses and population are moving. The important thing is to know what to look for and how to check the land before paying.

Land flipping may be useful for a person who wants to build capital. It may also help someone who wants to grow a property portfolio. But **it is not free money.** Your research may be wrong. A title may have a problem. Buyers may take longer to come. You must use money you can afford to keep in the deal for longer than planned.

The Fear That Keeps People Away

Land is a serious matter in Nigeria. It involves large sums of money. Many people have heard stories about fake owners, double sales, family disputes and buyers who lost everything. Some land disputes have also led to threats, fights and death. These stories create real fear.

I saw this fear in my own family. My father stayed away from the village for a long time. His own father had many landed properties, but my father feared that going back to deal with those matters could put his life in danger.

I do not tell this story to make you afraid. I tell it because land must be handled with wisdom. **Do not fight over land. Do not pay because someone is rushing you. Do not depend only on a seller's words.** Use a good property lawyer, a registered surveyor and the right government or community checks. If a deal looks unsafe, walk away.

I have worked in this field for more than four years. The journey has been beautiful, but it has also taught me hard lessons. I will share those experiences in this book so that you can see both the opportunity and the danger.

Other Ways Land Can Make Money

Land flipping is the main subject of this book, but it is not the only way to make money from land. A piece of land can serve you in several ways.

- You can hold the land for years and sell when the area has grown. This is land banking.
- You can farm on the land or build an agriculture business on it.
- You can lease the land to farmers while you wait for the price to rise.
- You can lease suitable land to a business that needs space.
- You can sell or lease land in the future to a school, bank, shop, church, company or family that needs the location.
- You can build houses, shops or another useful property if the land and your plan allow it.

On some of our properties, we are already using agriculture and leasing. We may keep land active with farming while we wait for development to reach the area. This can protect the land, create use and sometimes bring income during the waiting period.

Flipping can help you build the capital. Land banking can help you build the larger long-term wealth. You do not have to choose only one method for the rest of your life. You can flip some plots and keep others.

Buy the Future Before It Becomes Expensive

The busy city you see today was once a quiet village. Roads, houses and businesses did not arrive in one day. Development moved into the area little by little. People who bought before the crowd often paid much less.

This is why the right price can be more important than a famous name. If you buy in a place that is already very popular, you may be buying after most of the easy growth has happened. A place like Lekki may have strong demand, but the entry price is already high.

My experience in forex trading gave me a simple picture. Buying after price has already moved to the top can leave little room for profit. Land is not forex, but the lesson about entry price is useful. **Your profit often begins when you buy, not only when you sell.**

I also learned a simple 30-minute idea from Emmanuel Olumide. Look at a developed centre, then study places about 30 minutes away from it. Development may move towards those places over time. This is not a guarantee, and travel time alone is not enough. You must still check the road, population, title, planned projects, current prices and real demand.

The land may look like bush today. That does not make it bad. The question is whether the city is moving in that direction and whether people will have a reason to live, work or do business there. We often say, 'You do not wait and buy land. You buy land and wait.' But you must first buy the right land. Waiting cannot repair a bad title or a location with no real demand.

You Do Not Need to Know Everything Before You Start

Land flipping was my first entrance into real estate. I did not begin as an expert. I did not know everything I know today. I made my first sales, saw the result and then invested in real estate education. I began to learn how wealthy people use property to make, grow and protect wealth.

A beginner needs the right basic knowledge, not perfect knowledge. Learn how to research the area. Learn how to confirm ownership. Learn what papers are needed. Learn how to reach buyers. Then start at a level you can manage.

What you must not do is rush blindly. Simple does not mean careless. The four steps are easy to remember, but each one protects the next step. Poor research can lead to a bad purchase. A bad purchase is hard to secure. Land that is not secure is hard to sell.

The Four Step Picture

- **Research.** Study the area, the price, the owner, the papers and the people who may buy later.
- **Acquire.** Negotiate and buy at a price that leaves room for expenses and profit.
- **Secure.** Complete the checks, documents, survey work and physical possession needed for safety.
- **Resell.** Package the land, market it, follow up and work towards a sale within 60 to 90 days.

I have now been involved in the sale of more than 200 plots, with more than ₦350 million in revenue generated. I did not begin at that level. I began with two plots and one simple Facebook video. That is why I believe a beginner can learn this.

This book will not remove every risk. No book can do that. But it will give you a clear path, show you the questions to ask and help you avoid many mistakes that come from ignorance. In the next chapter, we will begin with the first step: researching the land and the area.

CHAPTER

2

Step One Research the Land and the Area

Research is the first step because a good land flip begins before you pay. The money is not made only when you sell. Part of the money is made when you choose the right area, the right land and the right price.

In 2022, I did not know everything I know today. At that time, I mainly looked for access and a few signs of development. Experience has taught me to look deeper. A road is important, but a road alone does not prove that buyers will come. A school is useful, but a school alone does not mean the whole area will grow quickly. **Good research joins many signs together.**

A Developing Area Must Have Life

I once inspected land close to a university. At first, the school looked like a strong reason to buy. But the area felt closed and alone. The university had its own hostel, so most of the students lived inside the school. Outside the school, there was little housing, trade or daily movement.

If I had followed the simple idea that every school must create fast growth, I could have bought the land and struggled to sell it. That visit taught me an important lesson: **a landmark is not enough.** You must ask how the landmark affects the people, houses and businesses around it.

A developing area should show signs of real life. People should have a reason to live there, pass through it, trade there or build there. You want to see movement that can grow, not only one large building standing by itself.

Start by Paying Attention

Many opportunities first appear as information. I pay attention to the news and to what is happening around towns and communities. I listen for new roads, schools, hospitals, government offices and other large projects.

I have a special interest in tertiary institutions. When a new university, polytechnic or college is officially approved for an area by the proper authority, I begin to watch that area. A school can bring teachers, workers, students, transport, shops, houses and services. But I still confirm whether those activities are truly moving outside the school gate.

What Ozoro Taught Me

I studied at Ozoro in Delta State around 2013 and 2014. At that time, some plots were selling for about ₦200,000 to ₦300,000. The area was still growing around the school.

When I returned for a friend's wedding in 2023, the change was clear. Many of the open and bushy areas I remembered had been built up. Roadside plots were being offered around ₦30 million and, in some places, about ₦40 million.

That visit stayed with me. A strong institution can change the value of land around it. But Ozoro also had the activity that supports growth. People lived, traded, travelled and built around the school. That is the fuller picture I now look for.

The Signs I Look For

No single sign is enough. I prefer an area where several signs agree with one another. These are some of the things I study.

- A visible access road. It does not have to be tarred, but there should be a clear and usable road into the area.
- A reasonable distance from a tarred road or busy route.
- Houses under construction and people already living nearby.
- Electric poles, transformers, water projects or other services moving towards the area.
- Schools, hospitals, markets, government offices or large private projects that bring people.
- Shops, transport and small businesses beginning to appear.
- More than one type of future buyer, such as families, workers, students, farmers or businesses.
- Land that can be reached and used during the rainy season.

- Prices that are still lower than nearby developed places but are beginning to move.
- Peace in the community and a leadership structure that can answer questions about ownership.

When several of these signs are present, I pay closer attention. When only one sign is present, I slow down. **I do not want a story that sounds good. I want evidence that people and money can move towards the area.**

My First Physical Inspection

Before I visit, I try to learn about the community. Is it peaceful? Are there serious disputes? Is the place known for violence or repeated land trouble? A cheap plot in a dangerous community may not be a good opportunity.

When I arrive, I first look at the road. I want to know whether a normal person can reach the land. I also check the distance from the land to the nearest tarred road. I prefer to walk that distance instead of driving it. A car can make a distance feel shorter than it is. Walking helps me measure what an ordinary buyer may experience.

For my method, a walk of 20 minutes or less from the land to the tarred road can still be a good buy, especially when the price is low and development is moving in that direction. Some of our properties are only three minutes from the tarred road. A longer walk does not always make the land bad, but it may make a quick resale harder.

I also look at the shape of the land, its boundaries and the neighbouring plots. I ask where water passes when it rains. I look for signs of flooding, deep erosion, oil pipelines, high-tension power lines or another problem that can reduce use or demand. A lawyer and surveyor will perform deeper checks later, but my eyes must first tell me whether the opportunity deserves more time and money.

Inspect During the Rainy Season

The rainy season is one of the best times to inspect land in Delta State. Dry-season grass can hide a water problem. During heavy rain, the land shows you how it behaves.

I do not want to buy land that cannot be reached when it rains. I also avoid land where water covers everything like the flood of Noah. A buyer may love your video in the dry season and reject the land after one rainy-season inspection.

This does not mean every low area is useless. Some land can be filled or drained. But the cost must be counted before you buy. For a quick flip, I prefer land that a buyer can understand and use without a large hidden expense.

How I Compare Prices

I do not accept the seller's price as the market price. I check what other landowners and property companies are asking in the same area. I look at land that is close in location, size, access, title and condition. A plot beside a tarred road should not be compared blindly with a plot deep inside.

One simple method is to contact nearby property companies as a possible buyer and ask for their current prices, plot sizes, documents and payment plans. This is a market survey. Their offers show you what future buyers are already seeing.

Land bought directly from a family or local owner may be cheaper. For example, a company may sell a plot for ₦3 million while a legitimate local owner offers similar land for ₦1 million or ₦1.5 million. The gap can create room for profit. But the lower local price may not include survey work, legal documents, clearing, roads, beacons or marketing. I add those costs before I call the land cheap.

The real question is not, 'How little can I pay?'
The better question is, 'After every cost, can I still offer this land at a price a buyer will accept and leave a fair profit for myself?'

Speak to People Who Are Not Selling to You

The seller has a reason to make the land sound good. That does not mean the seller is lying, but it means you need other voices. I ask at least two or three people who are not connected to the seller.

I may speak to the youth president, trusted elders, neighbours, people who have bought land nearby or another person who understands the community. I ask whether the seller is known, whether the seller has the right to sell and whether the land has already been sold or disputed.

The Bible teaches that a matter is established by two or three witnesses. I use that wisdom in land research. One voice can be wrong. Several independent voices can help reveal the truth. They are not a replacement for legal and survey checks, but they can stop a bad deal before you spend more money.

How I Separate News from Rumour

Many land sellers use future projects to create excitement. They may say a refinery, airport, school or road is coming. I do not treat every statement as fact.

- I ask who announced the project and when it was announced.
- I look for an official notice, approved plan, budget, signboard or visible work on the ground.
- I ask two or three people who are not connected to the seller.

- I visit the proposed location when possible.
- I judge the land using what already exists, not only what may come later.

A future project can be a bonus. **It should not be the only reason you buy.** If the project is delayed or cancelled, the land should still have access, safe ownership and another reason for demand.

The Cheap Land That Was Not an Opportunity

On one occasion, a man offered us land for about ₦600,000 when similar land in the area was selling for around ₦1 million. The price looked attractive. It also raised an alarm.

Our local contacts helped us investigate. We found that the man did not have the right to sell the land. He was treated as an outcast in the community, and the land had already been sold. If we had allowed the discount to control our thinking, we would have paid for a fraudulent property.

An unusually low price may be a blessing, but it may also be bait. Ask why the price is low. Do not be ashamed to walk away. **The profit you refuse to chase can save your capital.**

How a Beginner Can Research Without Much Money

A beginner has two simple options. The first is to visit the area personally. Do not stop with the seller. Walk around. Ask at least two or three independent people about the seller and the land. Your first goal is not to negotiate the price. Your first goal is to learn whether the person has a right to sell.

The second option is to work with a credible person or company that already knows the area. This can save time and reduce mistakes. But you must also check the person or company you plan to trust. Ask for past transactions, speak to previous clients and confirm that the business has a real local presence.

Credence Properties has built its strongest local network in Delta State. We have trusted people who can meet community leaders, ask questions and help us test an opportunity. Our company also has investments outside Delta State, including Edo State, but Delta State is where our current local oversight is strongest.

What the Local Contact Must Confirm

A local contact should not only tell you that the land is good. The contact must help you answer clear questions. What is the exact name of the family that owns the land? Does that family truly want to sell? How much land do they want to sell? Are they selling all of it or only a part?

Write down the family name the seller gives you. Then ask the local contact to confirm that name without allowing the seller to answer for them. When sellers know you will investigate the family, they also know that you are not bringing easy money. Every naira matters because money is not easy to earn.

When Part of the Family Refuses to Sell

We once wanted to buy about five acres in Delta State. The land was described locally as about 40 plots. We had done much of our research and were preparing to make a deposit. A final check revealed a serious problem.

The property belonged to a polygamous family with four branches from four wives. Three branches wanted to sell. The second wife's branch and her children did not want to sell. That disagreement was enough for us to stop.

When family land is involved, the agreement of the people with lawful interests cannot be assumed. A buyer who ignores a branch of the family may be buying years of arguments, court cases and loss. The exact people whose consent is required is a legal question, so a property lawyer must guide the final decision.

Paying for Local Information

Good local research may cost a little money. A contact may need transport, fuel, phone credit or payment for time spent making enquiries. These costs are usually small compared with the price of the land, but they must be added to the cost of the deal.

Do not throw money around or pay a large amount without a clear task. Agree on what the contact must confirm. Keep a record of what was paid. Where possible, pay for completed work in stages. The goal is not to buy a good report. The goal is to pay for honest investigation.

Do Not Depend on Only One Contact

There is no perfect way to stop a local contact from secretly joining the seller to deceive you. The best protection I have found is to use more than one independent person.

I may send two or three people to make the same enquiries without allowing one report to control the decision. If their stories agree, my confidence grows. If they bring different family names, different land sizes or different ownership stories, I pause the deal.

Independence matters. Three people sent by the same seller are not three independent witnesses. Look for people whose information does not depend on the success of the sale.

Measure Before You Pay for Land That Is Not There

After the community enquiries look good, I bring in a registered surveyor before making a major payment. The surveyor helps identify the exact land on the ground and measure what is truly there.

We once planned to buy five acres. We paid a deposit before completing the measurement. When the land was measured, we found that the seller had about three acres, not five. We were fortunate that the purchase was being paid by instalment, so the full amount had not been released.

In some of our Delta transactions, people describe one acre as eight plots under the local plot arrangement. But plot sizes are not the same everywhere. An acre has a fixed survey area, while a local plot can be divided in different sizes. **Do not use the number of plots to replace a proper measurement.** Let the surveyor confirm the area.

Small Costs Before the Main Payment

It may be impossible to complete every enquiry without spending any money. You may pay local people to cut a path so the surveyor can enter. You may pay for transport, calls, survey work and the lawyer's time. Later, there may also be costs for signing and preparing papers.

These small payments are due-diligence costs. They are different from paying the purchase price. Record them and include them when you calculate whether the deal can still make a profit. Do not let a small amount already spent force you to continue with a bad purchase. **Losing a little research money is better than losing the full land payment.**

When my first checks and the survey work are satisfactory, I prefer an instalment structure instead of paying everything at once. This gives more time for the remaining checks and paperwork. The exact payment terms must be written and reviewed by a property lawyer.

In some transactions, after paying about 70 percent under an agreed instalment plan, we clear the land and place beacons as part of taking physical possession. That visible activity can bring a hidden complaint to the surface. But clearing or placing beacons is not a replacement for consent, legal documents, official searches or survey work. It should only be done with proper authority and professional guidance.

Warning Signs That Make Me Pause or Leave

- The price is far below the normal price, but the seller cannot give a clear reason.
- The seller gives a vague family name or avoids questions about the true owners.
- The seller keeps demanding immediate payment before you can investigate.
- Different local contacts bring different stories about the owner, land size or earlier sale.

- One branch of the family objects to the sale.
- The seller refuses to allow a surveyor to identify and measure the land.
- The land on the ground is smaller or different from what was offered.
- The seller wants a large payment without clear written terms and professional review.

Speed can be useful when an opportunity is genuine, but **pressure is not proof**. A seller who wants your money more than they want you to understand the land is giving you a reason to slow down.

From First Information to a Decision

My research process can be arranged in a simple order.

1. Hear about the land and write down the seller's name, location, asking price, plot size and claim of ownership.
2. Study the wider area through news, maps, local contacts and recent property offers.
3. Visit the land and inspect the road, walking distance, neighbours, drainage and signs of development.
4. Compare the price with similar land offered by families, individuals and property companies nearby.
5. Ask two or three independent people whether the seller has a right to sell and whether the land is disputed or already sold.
6. Speak with recognised community leaders or trusted local authorities where this is appropriate.
7. Ask for copies or details of every document the seller claims to have.
8. If the early research is positive, involve a property lawyer and registered surveyor for the professional checks explained later in this book.
9. Count the full cost of purchase, paperwork, survey, clearing, access, marketing and resale.
10. Proceed only when the ownership, physical land, total cost and future buyer story make sense together.

Community enquiries are important, but they do not replace a lawyer, surveyor or official search. Likewise, a document is not safe only because it looks official. The land and the papers must be checked together before payment. We will deal with those professional checks in detail in the chapter on securing the land.

The Research Decision

At the end of research, I want clear answers to four questions. Can people reach the land? Is real development moving towards the area? Does the seller have a believable right to sell? Can I buy at a total cost that leaves room for a future buyer and a fair profit?

If the answers are weak, I leave the deal. **There will always be another property.** If the answers are strong, I move to the next step and study the land with a clear selection formula. That is what we will cover in Chapter 3.

CHAPTER

3

Step One My Land Selection Formula

Research may bring several properties to my attention. My selection formula helps me choose the one that deserves my money. I do not buy because a seller is friendly or because a price sounds cheap. I buy when safety, demand and profit can work together.

The First Test Is Genuineness

The first thing that separates one property from another is not the road, the school or the price. It is the genuineness of the land. The seller must have a right to sell. The owning family must be known. The people whose consent is needed must be ready and willing to sell.

I want to know the people who will sign the deed before I pay. I want to know that they understand what is being sold and have agreed to it. A divided family, an unknown owner or a seller who cannot explain their authority fails my first test.

This is a pass-or-fail gate. A property may score well in every other area, but if the ownership is not safe, I reject it. **A beautiful problem is still a problem.**

What My Eyes Must See

After the ownership story begins to make sense, I study the land itself. I prefer land that is easy to reach. It should have a visible access road and a reasonable distance from a tarred road.

I prefer dry land. People often call good, level and dry land tabletop land. I inspect during the rainy season when possible because water can reveal a problem that dry weather hides.

I also look for signs that another person has already taken possession. Pillars, old beacons, fences, buildings, farm work or fresh clearing may show that someone else has an interest. These signs do not always mean the seller is wrong, but they must be explained before I move forward.

My Non Negotiable Requirements

- The seller must have a believable and verifiable right to sell.
- The people or family branches whose consent is required must agree to the sale.
- The exact land must be identified and measured by a registered surveyor.
- The land must have usable access and a clear path towards stronger demand.
- The land should be dry or have a known improvement cost that still leaves room for profit.
- The total purchase and preparation cost must leave room for a realistic resale price.
- I must be able to name the type of person who may buy from me.

If one of these points is weak, I do not allow excitement to complete the deal for me. I ask more questions, change the terms or walk away.

My Two Times Profit Target

For a flip, I like a deal that gives me room to target about **two times my total investment**. If the land, paperwork and other costs come to ₦500,000, I want the land itself to have a believable resale value around ₦1 million. I may then add clear buyer-side documentation or service costs and offer it around ₦1.2 million where the market supports that price.

This does not mean that every ₦500,000 land will sell for ₦1 million. Two times my cost is a target I use to test the opportunity. The market must support it. If nearby buyers are only paying ₦650,000, my desire for a bigger profit will not change the market.

I calculate with the total cost, not only the seller's price. I include survey work, lawyer's fees, signing, transport, local enquiries, clearing, beacons, marketing and commissions. A deal that looks profitable before expenses may become weak after every cost is counted.

I Do Not Predict an Exact Future Price

No honest person can say with certainty that a plot will be worth a particular amount in five years. Many things can change. A proposed project may be delayed. The economy may change. A road may not be built when expected. Buyer demand may grow faster or slower than planned.

I do not select land by pretending to know the future. I look for strong reasons why demand can grow. Access, population, housing, schools, government activity, businesses and roads all help me judge the direction of the area.

One of my strongest signs is a tertiary institution or government establishment that brings people. I still check whether it will create activity outside its own gate. The Orogun example taught me that a federal polytechnic can be present while the surrounding area still feels closed and quiet.

The Price Range I Prefer

For my present method, I often prefer land priced at ₦2 million or below. A lower entry price can leave room to sell at ₦4 million or ₦5 million when nearby market prices and real demand support it.

Cheaper can be better, but **extremely cheap can be dangerous**. A very low price must have a clear reason. I investigate whether the seller needs money, whether the title is weak, whether the land is waterlogged, whether another person already bought it or whether the seller has no authority.

Use Nearby Estates as a Price Mirror

Nearby property companies help me understand the selling range. If established estates are offering similar plots for ₦3 million, ₦4 million or ₦5 million, and I can safely acquire comparable land from the community for ₦1 million or ₦2 million, the gap may create a flip.

I compare like with like. The access, title, plot size, dryness, improvements and distance must be similar. I do not compare raw family land deep inside a community with a fenced estate beside a tarred road and assume both should command the same price.

The nearby estate price becomes evidence for the buyer. I can show what other sellers are charging and explain why my own offer is lower. Later in this book, I will show how to use a simple video and picture advert to communicate that difference.

Know the Buyer Before You Buy

Before I buy, I ask who may buy the land from me. The answer cannot be 'everybody.' A property close to a university may appeal to staff, parents, hostel developers, workers and people from the host community. A property near a growing town may appeal to families, traders and long-term investors.

Many of my early buyers were everyday Nigerians. Some lived in the area. Some came from the tribe or community. Some were friends, people in my circle or people who wanted a simple investment.

When you are selling your own small holding with clear papers, people may relate to you differently from a large company. But trust is not automatic. You still need honest information, proper documents and a clear process.

Roads Electricity and Drainage

Road access helps inspections and future building. Electricity shows that people and services are moving closer. Good drainage protects use and makes a property easier to show during the rainy season.

A waterlogged property can destroy a quick flip. You may create a beautiful advert, but a buyer may reject the land when they cannot reach it or stand on it during the rain. If filling or drainage is needed, I calculate the cost before I buy.

These features do not only make the land comfortable. They affect the number of people who can buy, the price they can pay and how fast they can decide.

Existing Development and Proposed Development

Fully developed places are easier to understand, but their prices are often already high. They may be good for building or for an investor with a larger budget. They may offer less room for a low-cost flip.

I like areas where development is proposed and there is credible evidence behind the proposal. Before my first flip, I had followed reports and public discussion about proposed government projects around the wider area, including a modular refinery and medical facility. That information supported my interest, but I also had present facts: access, residents and nearby facilities.

A proposed project should not stand alone. I look for an official announcement, law, budget, land allocation, signboard or visible work where possible. I also ask what happens if the project is delayed. The land should still have another reason to hold value.

Why I Rejected Orogun for a Quick Flip

I recently inspected land at Orogun in Delta State. There is a federal polytechnic in the area. On paper, that sounded like a strong growth sign. But the physical visit told a fuller story.

The location felt landlocked and quiet. The school had its own hostel, so much of the student life remained inside. I did not see enough community activity around the particular property to support the kind of quick sale I wanted.

The land may still work for patient land banking. It did not fit my land-flipping goal, so I left it. This is why the purpose of the purchase matters. **A property can be good and still be wrong for your plan.**

The Land Opportunity Scorecard

First apply the ownership gate. If the seller's authority and the required family agreement cannot be verified, stop. Do not score the land. If it passes that gate, score each area from 0 to 5. A low score means weak evidence. A high score means strong evidence.

Area	Question	Weak 0	Strong 5
Access	Can a normal buyer reach the land easily in every season?	No road	Clear access
Land condition	Is the land dry, usable and free from obvious physical problems?	Major issue	Dry and usable
Growth signs	Are people, housing, services and credible projects moving towards the area?	No signs	Many signs
Price gap	Does the full cost leave room below comparable market prices?	No gap	Strong gap
Buyer demand	Can I name real groups of people who may buy?	No buyer	Clear buyers
Infrastructure	Are roads, power, drainage and useful facilities present or moving closer?	Very weak	Strong
Documents	Can the land be identified, measured and documented without confusion?	Very hard	Clear path
Resale story	Can I explain the opportunity honestly in one simple minute?	Confusing	Very clear

The highest possible score is 40. I treat **30 or more as a strong opportunity** for deeper checks. A score from 24 to 29 needs improvement, a lower price or more evidence. Below 24, I normally leave it for a quick flip. The score does not replace a lawyer, surveyor or good judgement. It helps me compare opportunities without allowing emotion to control the decision.

Warning Signs That End the Selection

- The family is divided or an important branch refuses to sell.
- The seller cannot prove a believable right to sell.
- The land appears to have been sold, fenced, farmed or claimed by another person.
- The seller creates extreme pressure for immediate payment.
- Independent reports disagree about the owner or size.
- The land is waterlogged or inaccessible and the repair cost destroys the profit.
- The proposed project is only a rumour and there is no present reason for demand.

- The total cost is too close to the realistic resale price.

I have been burnt before, and I will share those lessons later in this book. What I know today is that **it is better to lose a deal than to buy a problem.**

You Do Not Need to Buy Everywhere

You can build a profitable land business inside one city, town or community. Learn the people, prices, roads, seasons and buyer behaviour. Buy, sell, learn and repeat. Deep knowledge of one good area can be more useful than shallow knowledge of ten states.

If You Want Us to Do the Work With You

Some readers will want to practise this system on their own. Others may not have the time to research families, inspect land, organise surveys and find buyers. Credence Properties offers a way to work with us. We can help qualified clients identify, acquire and secure suitable land, then position it for future resale.

Our assisted option is mainly a land-banking plan with a target holding period of about three to five years. Resale timing and profit are not guaranteed. They depend on development, demand, price and the terms of the selected offer.

To learn how the offer works, use the link printed below this page. Watch the video, read the terms and complete the form. Our team will contact you if the opportunity matches your goals. [WEB LINK TO BE ADDED]

My selection formula is therefore simple: **safety first, demand second and profit third.** When all three agree, I can move to the next step. Chapter 4 will show how I negotiate and acquire the land.

CHAPTER

4

Step Two Acquire the Land

A good property can become a bad deal when it is bought at the wrong price or under weak terms. Acquisition is the stage where research becomes an agreement. You must negotiate the price, define the land, write the payment terms and protect every naira you release.

Ask Why the Owner Is Selling

The simplest way to understand a seller is to ask the right questions. Why are you selling? What do you need the money for? How soon do you need it? How much land do you want to release?

Many local owners sell because of a family event or urgent need. There may be a marriage, burial, medical problem, court matter, travel plan or relocation. The reason does not remove the need for verification. It only helps you understand what kind of offer may solve the seller's problem.

A seller who needs money quickly may accept a lower price for a fast and certain deposit. A seller who does not need money urgently may prefer a higher price and may be willing to wait. Negotiation becomes easier when you understand the need behind the price.

Know the Price Before You Make an Offer

I ask one or two other sellers or families what similar land costs in the same area. Communities often have a general price range, even when every seller asks for a different amount.

I also compare my full cost with the price I can honestly offer a future buyer. I do not need to copy the price of every estate. I need to know that my purchase, survey, legal work, signing, clearing, beacons, marketing and commissions still leave room for profit.

How Two Plots Reduced My Price

The two plots behind my first flip were first offered at ₦650,000 each. I told the seller that I wanted two plots and could pay ₦800,000 for both. That brought the price down to ₦400,000 per plot.

The strength of my offer was not only the lower price. I was offering a larger total sale. Sellers may listen when a buyer wants more than one plot because the total money can solve a bigger need.

Make a Respectful First Offer

Negotiation should not become an insult. If a property below ₦1 million is offered at ₦800,000 and my research shows that ₦500,000 to ₦700,000 is reasonable, I can begin inside that range and explain why.

I may say, 'I like the land, and I want more than one plot. I cannot pay the full asking price, but I can pay this amount under a clear plan.' The seller is free to accept, reject or make another offer.

Remain polite even when the answer is no. You may return to the same community for another transaction. A rejected offer is not the end of the world.

Buying More Can Improve the Price

A person buying one acre may negotiate a lower price per plot than a person buying one plot. The seller receives more total money, and the buyer takes more land at once.

Do not buy more only because the discount sounds attractive. Confirm the exact measured area and count the full cost. In some of our Delta transactions, people speak of one acre as eight plots, but the surveyor's measurement controls because local plot sizes vary.

The Extra Costs Around the Price

The amount paid to the seller is only one part of the acquisition cost. There may also be survey fees, lawyer's fees, signing fees, community charges, agency fees, clearing, beacons and transport.

Some professional and community charges may follow a fixed rate. You can ask for an explanation, a written breakdown and evidence of payment. Do not assume every charge is correct simply because someone calls it compulsory. Your lawyer or trusted adviser should help you identify legitimate costs.

Deposits and Short Instalment Plans

Local sellers who need money usually do not want a long payment plan. In my experience, many family transactions allow about three to five months. Some may agree to six months. Property companies can sometimes offer longer plans because their business is structured for instalments.

After the first checks and survey identification are satisfactory, I may offer a deposit of about 20 to 50 percent. The amount depends on the transaction, the written agreement and the level of work already completed.

An instalment plan does not repair weak ownership. The deposit should come after the early research, family checks and survey identification, not before them.

Why I Do Not Rush to Pay Everything

Even when I have the full money, I prefer a properly written instalment plan in a new family transaction. It gives time for the remaining legal work and physical possession steps. It also limits the money at risk if a hidden problem appears.

With proper authority, we may clear the land and place beacons after paying about 30 to 50 percent. This visible possession can bring an unknown claimant forward. But clearing and beacons are not legal magic. They do not replace consent, a survey, official searches or written documents.

An escrow arrangement may also help in a suitable transaction. A neutral third party holds the money and releases it only when agreed conditions are met. A lawyer should structure that arrangement.

Write Everything Before the Deposit

Before paying, there should be a written deposit or purchase agreement. It should identify the buyer, the seller or family, the exact land, the agreed price, the amount paid, the balance, the due dates and what happens if a condition fails.

The agreement should name the authorised receiver of the money and carry the signatures of the people whose acknowledgement matters. A property lawyer should prepare or review it. An online writing tool may help organise questions, but it should not replace professional legal advice.

Keep every deposit agreement, receipt, transfer record and acknowledgement even after the final deed is signed. Earlier records show the history of the transaction. Do not destroy them.

Who Should Receive the Money

Money should not be handed to anyone who merely claims to represent the family. The written agreement should identify the authorised person, such as a recognised family head or another person properly appointed by those with the right to sell.

Where possible, use a traceable bank payment rather than cash. The receipt should state the amount, date, property, purpose of payment and remaining balance. Required witnesses should sign, and each side should keep a copy.

When the Land Is Smaller Than Promised

This is why the surveyor should identify and measure the land before a major payment. If two plots were offered but only one and a half plots exist, the price and documents must be changed to match the land that is truly available.

Do not pay for land that does not exist. Renegotiate, buy the smaller area if it still fits your plan, or leave the transaction.

Start With One Affordable Plot

A beginner does not need an acre. One good plot can teach the full process: research, negotiation, survey, documents, possession, marketing and resale.

At the time of writing, I advise many beginners to prepare around **₦1 million as a working starting budget.** A plot may cost less, but the complete acquisition and preparation can move the total closer to that amount. Prices differ widely by state, community and date, so this is a guide, not a fixed rule.

Do not buy any land simply because it costs ₦300,000 or ₦500,000. It must still pass the ownership, access, demand and profit tests already explained.

Do Not Announce Yourself as a Big Developer

Local sellers may increase the price when they believe a large property company has arrived. A beginner should speak simply and negotiate as an individual buyer. Explain the lawful use you truly have in mind. Do not make a false claim about farming or another purpose merely to obtain a lower price. A good deal should begin with honesty.

How My Wife and I Prepared

After we missed the ₦1 million land opportunity in 2021, my wife and I became intentional. We reduced expenses and put money aside for investment. We used PiggyVest and other savings accounts to keep the money separate from normal spending.

We did not know the exact property that would come next. We were preparing before the opportunity appeared. When the Agbarho and Otu-Jeremi opportunities came, our earlier decision made it easier to act.

A beginner can create a land-investment fund and contribute a fixed amount every week or month. The amount may begin small. The important thing is to protect it from normal spending.

Buying With a Partner

When I wanted to buy more land, I sometimes combined money with a friend who had already bought through me. Today, I also see families and groups of friends come together to buy one property.

A partnership can be 50-50, 70-30 or another ratio based on each person's contribution and agreed role. The document should state the ownership shares, additional expenses, decision process, expected holding period and method for sharing profit or loss.

It should also explain what happens if one partner wants to leave. The other partners may have the first right to buy that person's share, or the group may agree on another exit method. A lawyer should prepare the agreement before money is joined.

Every contribution should be recorded. Where appropriate, the names of all buyers should appear on the receipts, purchase agreement and final deed. Friendship and family ties do not remove the need for paper.

How I Structured My First Flip Purchase

For the two plots bought at ₦400,000 each, I first paid 50 percent. That was ₦200,000 on each plot and ₦400,000 in total. One plot was therefore fully covered by the first payment while the balance remained on the second plot.

With permission, we cleared the land and placed four beacons at about ₦1,000 each at that time. We used that step to make the possession visible and see whether a hidden dispute would appear. When no problem arose and the remaining work was satisfactory, I paid the balance and completed the deed.

Using Early Sales to Complete a Bulk Purchase

A more advanced buyer may negotiate an acre under an instalment plan and later use sales from individual plots to complete the balance. For example, if an acre is agreed at ₦8 million and the market can genuinely support a resale price of ₦2.5 million per plot, two completed sales could bring ₦5 million.

This structure carries serious risk. You must first have written authority to market or resell the plots. The family agreement must define your rights. Every buyer must know the true payment and title position. The plots must be properly measured and allocated. Customer money must be recorded and used only under the agreed contracts. A property lawyer and accountant should guide the structure.

Do not transfer ownership you do not have. A safer early step may be to gather expressions of interest until your acquisition rights are clear, instead of collecting purchase money too soon.

The Danger of Borrowing Against Future Payments

A buyer may be tempted to borrow money to complete the family payment while future customers pay by instalment. I took risks in my early days because I did not want to miss an opportunity. I would not recommend that gamble today.

Customer payments may arrive late or stop. The land may take longer to sell. Loan interest may continue while no money comes in. Never take a loan only because you expect future sales. You should understand the total repayment cost and have a repayment source that does not depend on an uncertain buyer.

Do not put every available naira into one property. Keep money for professional work, unexpected costs and normal life. **Missing one opportunity is better than creating a debt crisis.**

Negotiation and Financing Mistakes

- Paying because the seller created false urgency.
- Paying before the land was identified and measured.
- Forgetting survey, legal, signing, community, clearing and marketing costs.
- Leaving lawyers, surveyors or necessary community authorities out of the process.
- Borrowing without a safe repayment plan.
- Using all available cash for one property.
- Collecting buyer money before having clear written authority and disclosure.
- Agreeing to payment dates, access or possession terms that were never written down.

The Final Acquisition Checklist

- ☐ The seller and the seller's authority have been confirmed.
- ☐ The required family agreement has been confirmed.
- ☐ The exact land has been shown and measured.
- ☐ The access, condition and boundaries match what was offered.
- ☐ The purchase price and all known extra costs have been counted.
- ☐ The deposit, balance, due dates and failure terms are written.
- ☐ The authorised payment receiver is named.
- ☐ The lawyer and registered surveyor have completed the work required at this stage.
- ☐ Receipts, bank records, witness details and signed copies are ready.
- ☐ Enough money remains for paperwork, possession, marketing and emergencies.

A Current Opportunity for Readers

At the time this section was written, Credence Properties had a small number of plots available at Delight Estate in Orerokpe, Delta State. The offer described an outright price of ₦1.5 million or an instalment price of ₦2 million, with a starting payment from ₦100,000 and a payment period of up to 18 months. Nearby estate and university-axis prices were higher.

Prices, availability, payment periods and future values can change. No resale price is guaranteed. To see whether any plot or a newer opportunity is still available, use the link below the page, watch the video and read the current terms before completing the form. [WEB LINK TO BE ADDED]

Acquisition is complete only when the price, people, land and papers agree. The next chapter will show how to secure the land and understand the documents that protect ownership.

CHAPTER

5

Step Three: Secure the Land and Its Documents

Buying land is not the same as owning it safely. You can pay money, collect a receipt and still enter a problem. The land may be smaller than promised. A family member may object. The seller may have sold it before. The land may even fall inside a government acquisition. This is why the third step in my system is SECURE.

To secure land means that you confirm the people, confirm the exact ground, collect the right papers and take lawful possession. It also means that you keep good records. This chapter will show you how I do it. The process may look slow, but **it is cheaper than fighting over land later.**

Important note: This chapter is for education. Land rules and procedures can differ from one state to another. Always use a Nigerian property lawyer and a registered surveyor for the exact land you want to buy.

The Four Parts of Security

- **People:** Is the seller the true owner, or properly authorised by the true owners?
- **Place:** Is this the exact land you were shown, with the size and boundaries promised?
- **Papers:** Do the documents tell one clear story, and have they been checked at the proper offices?
- **Possession:** Can you lawfully enter, mark and control the land without another person stopping you?

First, Confirm the People

A person can know where land is and still have no right to sell it. Do not ask only, ‘Is this your land?’ Ask how the person got the land. Was it inherited, bought, allocated by government or given by a family? Ask to see the earlier papers. Your lawyer should follow the ownership story from the present seller back to the person or authority that first had the right to transfer it. This is called checking the root of title.

For family land, note the exact family name. Find out which branch owns the land, who the proper family representatives are and whether the people whose consent is required have agreed. Do not assume that one loud family member can bind everybody. Let your lawyer identify the people who must sign under the facts and the custom that applies.

I once considered buying five acres from a large family. Most branches wanted to sell, but one branch did not agree. We walked away. **A cheap land with a family fight is not a bargain. It is a problem waiting for money.**

Do not depend on one local contact. I like to hear from two or three people who are not working together. Ask the youth or community leadership where useful, but remember that community approval cannot replace the owner’s title or the legal checks. When the reports do not agree, pause.

Confirm the Exact Ground

The paper and the ground must describe the same land. Walk the boundaries. Ask the seller to point out every corner. Look for old beacons, fences, farms, buildings, footpaths and signs of another owner. Speak politely with neighbours. Ask who has been using the land and whether there has been a quarrel, court case or earlier sale.

Bring in a registered surveyor before you complete payment. The surveyor should measure the land, identify its coordinates and compare the physical land with any existing survey. The surveyor should also help check whether the position falls inside a government scheme or acquisition through the relevant state process.

Never buy only by the words ‘one plot’ or ‘one acre.’ Plot sizes differ. In the part of Delta State where I often work, people may describe one acre as eight plots, but that local description does not replace a survey. Write the agreed measurements in square metres and attach the survey description to the transaction papers.

I learned this lesson when land described as five acres measured closer to three acres. Measurement gave us the truth. If the size is smaller than promised, stop and renegotiate the price, choose a different portion or leave the deal. Do not pay for land that is not there.

Search Before You Trust

A clean-looking document can be false, changed or already used for another sale. Your lawyer should conduct the searches that fit the title and the state. This may include a search at the land registry, checking a court case, confirming an allocation, checking company records where a company is selling, and verifying the identity and authority of every person who signs.

The survey work and the legal search answer different questions. The surveyor helps to answer, ‘Where is the land and how large is it?’ The lawyer helps to answer, ‘Who has the right to transfer it, and what burden is on the title?’ **You need both answers.**

The Main Documents in Simple English

Not every land will have every document below. The right set depends on how the seller got the land and what has already been registered. Never collect papers like trophies. The papers must form one true, verified chain.

Document	What it helps to show	What it does not prove alone
Purchase receipt	Shows that money was received and states what the payment was for.	It does not prove that the receiver owned the land.
Contract or sale agreement	Records the price, deposit, balance, dates, conditions and what happens if a party fails.	It does not cure a bad title or replace the final transfer document.
Deed of Assignment	Records the transfer of the seller’s interest to the buyer and describes the land and parties.	It cannot give the buyer a better title than the seller had.
Survey plan	Identifies the land by measurements, coordinates and location.	It shows where land is; it is not ownership proof by itself.
Allocation or offer letter	Shows that a government or estate offered or allocated a stated plot, usually subject to conditions.	It may not show that every condition was met or that later transfers were perfected.
Power of Attorney	Gives a named person authority to act for another within stated limits.	It does not make the agent the owner or repair the donor’s bad title.
Excision and Gazette	Where applicable, they may help show that a defined area was released from an acquisition and officially published.	A name in a story or a copied gazette page does not prove that your exact plot is inside the released area.
Certificate of Occupancy	Is official evidence of a granted or recognised right of occupancy for a stated term and land.	It must still be verified, and it does not excuse a buyer from checking the history and exact land.

Governor's Consent	Is the state consent normally required for an assignment of a statutory right of occupancy.	It is not the same thing as the original Certificate of Occupancy.
Deed of Rectification	Corrects a material mistake in an earlier deed, such as a name or description, with proper legal steps.	It should not be used to hide a different transaction or a title problem.

A Receipt Is Necessary, but It Is Not Title

Collect a receipt or signed payment acknowledgement for every naira paid. Let it carry the date, amount in figures and words, purpose, property description, payer, authorised receiver, balance and witness details. Keep the bank transfer record too. **A receipt proves payment. It does not prove that the seller had a right to sell.**

The Contract Protects the Payment Stage

When you are paying by deposit or instalment, the contract should say the total price, first payment, balance, due dates, access rights, measurement, documents to be delivered and what will happen if title fails. It should also say when possession will be given and whether any fee remains. Do not rely on a condition that is only spoken.

The Deed Records the Transfer

The Deed of Assignment is one of the main transfer papers. Your lawyer should prepare or review it. The names must match the identity documents. The land description must match the survey. The people signing must have authority. The deed should state the interest being transferred, the price or consideration and the promises made.

Signing a deed is not always the end. Depending on the title and the state, stamping, consent and registration may be needed to perfect the transaction. Ask your lawyer to give you a written list of the remaining steps, fees and expected records.

C of O and Governor's Consent Are Not the Same

A Certificate of Occupancy is evidence of a right of occupancy over stated land. When the holder of a statutory right later assigns that interest, the Land Use Act requires the Governor's consent. In simple terms, the C of O relates to the right granted or recognised, while Governor's Consent relates to a later transfer of that right.

Do not accept a photocopy because it carries a seal. Let your lawyer verify the record at the relevant land authority. Procedures, charges and processing names differ by state.

Excision and Gazette: Check the Exact Location

In places where excision is relevant, people may say, ‘This community has excision’ or ‘It is in the gazette.’ That statement is not enough. Your exact plot must fall inside the approved area. Ask for the excision details and plan. Let the surveyor chart the coordinates and let the lawyer verify the official record.

Be extra careful with the words ‘excision in process.’ They describe an application or expectation, not a completed approval. Do not price an unfinished process as if approval has already been granted.

Power of Attorney: Authority Has Limits

Sometimes the owner is away and another person is asked to act. Read the Power of Attorney carefully. Confirm the person who gave it, the exact powers granted, the land covered, its date and whether it has ended or been cancelled. Most importantly, confirm that the person who gave the power had a good interest to begin with.

Take Lawful Physical Possession

After the legal and survey checks, and at the stage allowed by your written agreement, take possession openly. In my deals, I have used clearing and beacons after a meaningful deposit to expose hidden claims before the final balance. I have sometimes done this around the 30 to 70 per cent payment stage. That is my experience, not a fixed legal rule. Your agreement and professional advice must guide the timing.

Do not enter land by force. Do not clear crops, remove another person’s beacon or build before you have authority. Let the registered surveyor place or confirm boundary beacons. Photograph the corners, access road and landmarks. Where lawful and useful, put a simple sign showing ownership and a contact number. Visit the land from time to time.

Clearing, beacons and a sign can help show possession, but they do not replace a good title, a proper deed or registration. A fraudster can also clear land. **Security comes from all four parts working together.**

Build a Land File

Create one physical file and one digital folder for each property. Do not keep the only copy on WhatsApp. Scan every signed page clearly and keep a backup in secure cloud storage or another trusted place. Use the same name for the land on every record.

- Seller and buyer identity records, passport photographs and contact details.
- Earlier title papers and the lawyer's search report.
- Survey plan, coordinates, charting result and surveyor's details.
- Offer, contract, receipts, bank records and payment schedule.
- Executed deed and evidence of stamping, consent or registration where applicable.
- Family or company authority documents and witness details.
- Photographs and videos of inspection, boundaries, beacons, clearing and possession.
- A one-page record of dates, amounts paid, balance, tasks completed and tasks outstanding.

Before You Pay: Security Checklist

- ☐ The seller's identity and right to sell have been checked.
- ☐ Required family, company or representative authority has been confirmed.
- ☐ The ownership history is clear enough for the lawyer to recommend proceeding.
- ☐ The exact land has been inspected, measured and linked to the papers.
- ☐ Neighbours and independent local sources have not revealed a hidden dispute.
- ☐ Relevant registry, allocation, acquisition and court checks have been completed.
- ☐ The price, fees, deposit, balance, possession and failure terms are written.
- ☐ The authorised receiver and witnesses are ready to sign the payment record.

After You Buy: Security Checklist

- ☐ Collect every original document promised and give copies to your lawyer where needed.
- ☐ Complete the required stamping, consent and registration steps for that title and state.
- ☐ Take lawful possession and let the surveyor confirm the boundary beacons.

- ☐ Store physical and digital copies of every record.
- ☐ Visit the land and respond early to signs of encroachment.
- ☐ Keep proof of every improvement, clearing or payment made.
- ☐ Do not advertise or resell more land than you own or have written authority to transfer.

My Simple Rule

Do not let one paper make you relax. A receipt can be genuine while the seller is wrong. A survey can be correct while the owner is wrong. A family can agree while the land is under acquisition. **I want the people, place, papers and possession to agree before I call the land secure.**

When you secure the land properly, selling becomes easier. You can answer the buyer's questions with confidence. You can show the exact plot, explain the ownership story and present organised records. The next step is to package that safe opportunity and resell it for profit.

C H A P T E R

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Step Four: Prepare and Resell Within 60 to 90-Days

Once the land is bought and secured, the next job is to make it easy for another person to understand and buy. You do not need to build a fence or spend a large amount of money. You need a clean piece of land, a clear boundary, good information and a simple plan to reach buyers.

This chapter completes my four-step system: research the land, acquire the land, secure the land and resell it for profit. My aim is to complete a flip within 60 to 90 days where the market responds. That period is a target, not a promise. Location, price, demand, documents and the quality of your marketing will affect the result.

Prepare the Land Without Wasting Money

My preparation is simple. I clear the plot so a buyer can see the ground. Then I add a beacon. A beacon is a short boundary marker. If I have more money and the situation requires it, I may use a stronger pillar. The registered surveyor should guide the position of the boundary marks.

I do not rush to put up an expensive signboard or build a fence. Those costs may reduce the profit without helping the first sale. If a useful improvement will help, I count it as part of the total cost before spending. The first goal is to make the land neat, visible and ready for inspection.

After clearing, I take clean photographs. I also record a video while standing on the land. This matters because people want to see the person presenting the opportunity. They want to see the road, the condition of the land and the things around it. A clear video can turn an ordinary plot into an opportunity that people can understand.

Calculate the True Cost Before Setting the Price

Do not set a selling price from the purchase price alone. First add every amount used to bring the property to the market. This gives you the true cost of the land.

- The amount paid for the land.
- Lawyer, agreement and other documentation costs.
- Survey, measurement and beacon costs.
- Clearing and preparation costs.
- Transport, local enquiries and other necessary expenses.
- Marketing, inspection and agent costs where they apply.
- The documents you have agreed to prepare for the new buyer.

A Simple Pricing Example

Let us say you bought one plot for ₦1 million. Documentation cost ₦200,000. Clearing, beacons, transport and other necessary work cost another ₦300,000. Your true cost is now ₦1.5 million.

For a land flip, my normal target is **about twice my true cost** where the local market can carry that price. In this example, I may target ₦3 million. If I will prepare more papers for the buyer, I can include about ₦200,000 for that work and present an all-inclusive price of ₦3.2 million. The buyer then knows what is covered.

Two times cost is my target, not a law. The market must support the price. Compare nearby land, the quality of the location and what buyers can afford. If similar safe land is selling below your figure, the buyer will not pay your price simply because you want a certain profit. **The profit begins when you buy well.**

Flipping and Banking Need Different Patience

Land flipping is for quicker cash. Land banking allows more time for development and price growth. The plots I bought for ₦400,000 and sold from about ₦1.1 million each later became worth more than ₦4 million per plot in that area. A longer wait could have produced more money, but the early sales gave me capital to continue the business.

There is no shame in taking profit and moving to the next opportunity. There is also value in keeping some land for the future. Today, I blend the two methods. I sell some land for cash flow and hold some land for larger long-term growth.

Sell the Benefit, Not Only the Plot

A weak video says, ‘Come and buy this land.’ A useful video answers the buyer’s main question: ‘Why should I buy here?’ State the true features, then explain how each feature may help the buyer.

- **Access:** How many minutes is the land from a tarred or major road?
- **Condition:** Is the land dry and accessible during the rainy season?
- **Landmarks:** Which school, hospital, market, palace, airport or government facility is nearby?
- **Activity:** Are people building, farming, renting rooms or opening businesses around the area?
- **Development:** Is a new road, school or public project confirmed by reliable information?
- **Security:** What documents have been checked, and what will the buyer receive?
- **Entry:** What is the price, deposit and payment period?

For example, I may explain that a property is four minutes from the tarred road and about twelve minutes from a university. I may point out a nearby Navy school, new roads or a major investor who bought land in the area. Those facts help the buyer see why more people may come later.

Use only information you can defend. Separate what exists now from what is proposed. Do not say that a project is certain because you heard a rumour. Do not promise that a price must rise. Show the growth signs and allow the buyer to make an informed decision.

My First Simple Sales System

For my first flip, I recorded myself on the land. I showed the dry ground, access and nearby landmarks. I explained why the area could grow and told interested people to contact me. I first posted the video on my WhatsApp Status. Then I used it for a simple Facebook advertisement.

Because I had a digital marketing background, I built a simple landing page. The page explained the opportunity in the same clear way I spoke about it. At the bottom, I added a form. Interested people entered their details so I could call them and arrange a free inspection.

You do not need a complicated website before you start. A clear message, a short form and a working WhatsApp number can be enough. What matters is that the buyer can understand the offer and take the next step.

I Did Not Need a Car or an Office

The advertisement brought inquiries quickly. Three people showed serious interest. The person who first showed interest was not the first to pay. The person who took action and made payment secured the plot.

Interest is not a sale until the agreed payment and papers are completed.

I did not have a car. I used public transport with prospects to reach the land. I also did not have a special office. We spoke, agreed on an inspection date and went to see the property. The documents and the land carried more weight than an expensive office would have carried.

One buyer paid outright for a plot. The other transaction was completed over about six months. I prepared the agreed paperwork and transferred the rights properly. From the first two plots, my profit was about ₦1 million. That result showed me that I could enter the millions by buying early, keeping the land safe and knowing how to sell.

The First Advertisement Cost Me About ₦20,000

I spent about ₦20,000 on that early Facebook campaign. I already understood digital marketing, but the advert itself was not complicated. It used a real video, a clear opportunity and a direct invitation to inspect the land.

Since then, I have improved the way I run advertisements, follow up and organise inspections. We have gone on to sell more than 200 plots. Chapter 7 will break down the Facebook advertisementising method. Chapter 8 will show how I use WhatsApp to keep leads, build trust and sell to the same audience again.

My 60 to 90-Day Land Flip Plan

The plan below is a working guide. Some deals will move faster. Others will need more time. Do not hide a problem or reduce your checks just because you want to meet a deadline.

Period	Main work	What to do
Days 1 to 30	Acquire and secure	Complete due diligence, payment agreement, survey work and documents. Clear the land and mark the boundaries lawfully.
Days 31 to 40	Prepare the offer	Calculate the full cost, set the price, take photographs, record the land video and prepare the buyer information.
Days 41 to 60	Launch the campaign	Post on WhatsApp, run a controlled Facebook advertisement, answer inquiries and arrange inspections.
Days 61 to 75	Follow up and improve	Call serious leads, post useful updates and study where people stop. Improve the message, inspection or payment plan where needed.

Days 76 to 90	Close or review	Negotiate with qualified buyers, document payments and transfer properly. If there is no sale, review the price, demand, offer and marketing before spending more.
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If the Land Does Not Sell Within 90-Days

Do not panic. First find the real problem. If many people see the advert but nobody asks questions, the message or audience may be wrong. If people ask questions but refuse inspection, trust, distance or the offer may be weak. If people inspect but do not pay, look again at the price, documents, condition, payment plan and the way you close.

Do not solve every problem by cutting the price. Improve the video, show better proof, answer objections and follow up. But be honest when the market is telling you that the price is too high. You can keep the land as a longer-term banking asset if it remains safe and the development case is still strong.

The Credence Long Term Option

Some readers will not have the time or skill to find, secure and market land themselves. Credence Properties offers a longer-term land-banking option. We source the property, document it in the buyer's name and handle the future resale campaign. Our normal resale window for this offer is three to five years, not 60 to 90 days.

At the time of writing, the current offer states that if the property is not sold for ten times the buyer's invested money within five to ten years, Credence Properties will buy it back for five times the invested amount. This offer must appear in the buyer's signed agreement before it can be relied upon. The agreement must state the exact land, qualifying conditions, time window, company obligation and payment process.

The projection comes from current price differences around the university axis. Plots opposite Campus One have been offered around ₦15 million to ₦25 million, while the current Credence entry price is ₦1.5 million outright or ₦2 million by instalment. We are targeting at least ₦10 million per plot within five years as development spreads. These figures explain the opportunity, but market prices and development speed can change.

The current payment option allows a buyer to begin from ₦100,000 and spread the balance for up to eighteen months. Availability, prices and terms may have changed by the time you read this book. Use the link below the page to watch the current video, read the written terms and complete the form if the offer suits you. [WEB LINK TO BE ADDED]

The Whole Chapter in One Sentence

Clear the land, mark it properly, calculate the full cost, record a truthful video, show buyers the real benefits, promote the offer and follow up until a qualified buyer inspects and pays. That is the simple bridge between owning land and making profit from it.

In the next chapter, I will show you how to take that simple land video and use Facebook advertisementising to reach people who are already looking for an opportunity.

CHAPTER

7

Using Facebook Ads to Find Land Buyers

This is one of my favourite parts of the book. I started as a digital marketer, and I love selling. My first land flip did not begin with a large office or a sales team. It began with a simple video and a Facebook advertisement.

People often make an emotional decision first and then look for logical reasons to support it. They are not buying land only because it is soil. One person sees future profit. Another sees a home for the family. Another wants the peace that comes from owning something. Your advert must help the right person see that future without lying to them.

Start With the Buyer's Desire

Before recording, decide who the land is for. I normally speak to an investor who wants to enter early and benefit as development moves into an area. A person buying to build immediately may need a different message. A parent buying for children may care more about safety and long-term ownership.

Emotion gets attention, but facts build trust. Use real distances, real documents and real pictures. Never create fear or make a promise you cannot prove. Good marketing makes the truth easy to understand.

Do Not Begin With Hello Guys

The first few seconds matter. Do not waste them saying, 'Hello guys, my name is Godfrey, and I am here to sell land.' The viewer does not yet care who you are. Begin with the opportunity, the location or a strong question.

One useful opening is: ‘Do you know why investors are trying to acquire land in Orerokpe? Let me give you three reasons.’ You can then mention the university, new infrastructure and the present entry price. The hook opens the mind. The facts that follow give the viewer a reason to continue watching.

My Simple Land Video Formula

- **Hook:** Begin with the strongest true reason to pay attention.
- **Location:** State the town, local government area and state.
- **Condition:** Show whether the land is dry, cleared and accessible.
- **Access:** Give the measured time or distance from the main road.
- **Landmarks:** Mention useful places that can be confirmed.
- **Opportunity:** Explain who may benefit and why the area may grow.
- **Offer:** State the price, deposit and payment plan clearly.
- **Action:** Ask the viewer to book an inspection or virtual tour.

A Sample Script

‘Welcome to Otu-Jeremi in Ughelli South Local Government Area of Delta State. I am standing on dry land that is about four minutes’ walk from the tarred road and about ten minutes from the king’s palace. You can buy and begin planning your development. A plot currently sells for [CURRENT PRICE], and an instalment option is available. Only a limited number of plots are available under this offer. Use the link with this video to book a free inspection or virtual tour and see whether this opportunity is right for you.’

Replace every bracket with current information. Do not use ‘few plots left’ unless you know the number is truly limited. Do not call land ‘100 per cent safe’ only because you have a receipt. Explain the checks and papers instead.

What the Viewer Should See

My first video was a talking-head video. The viewer saw my face, the cleared land and the environment around me. That was enough. A phone camera can do the job when the picture is sharp, the sound is clear and the light is good.

Show the actual plot, its access and its surroundings. Do not stand on another person's land and make the viewer believe that it is the plot for sale. If you use a nearby road or landmark in the video, state clearly what it is and then show the real land. A buyer should not discover a different picture during inspection.

Avoid showing only thick bush. Buyers find it difficult to imagine value when they cannot see the ground. Clear the plot where you have permission, show the beacon and move the camera slowly. A video of one to two minutes is enough.

Your Appearance Also Speaks

Land involves serious money, so appear responsible. In my first video, I wore native attire and a traditional cap. That matched my personality and helped me look serious. You do not need an expensive suit. Wear clean clothes, speak clearly and look into the camera.

Do not advertise a multimillion-naira opportunity with a dark, shaking or dirty camera lens. Clean the lens, face the light, reduce background noise and record more than one take. Professional equipment is optional. **Clarity is not.**

How I Set Up My First Campaign

I created a Facebook Page and used Meta Ads Manager. I set the campaign to reach people across Nigeria. I focused on men aged thirty and above because that was the audience I wanted to test at the time. I allowed the video and offer to attract the people who connected with the opportunity.

My budget was ₦5,000 per day, with ₦20,000 available. That gave the campaign about four days. Before the budget was finished, I already had prospects who wanted to inspect the land. A beginner can test from ₦2,000 to ₦3,000 per day, then increase the budget only after seeing useful responses.

Facebook tools and advertising rules change. The exact buttons you see may be different by the time you read this. I will provide a current tutorial link below this section for setting up a Page, ad account and simple campaign. [YOUTUBE TUTORIAL LINK TO BE ADDED]

Why I Prefer a Landing Page

I did not send the first traffic straight to WhatsApp. I sent people to a simple landing page. The page repeated the main facts, showed the opportunity and allowed interested people to fill a form. Reading the page and completing the form required effort, so it helped separate serious prospects from casual viewers.

WhatsApp can also work, especially when you are starting. But a landing page answers common questions before the call and keeps the information organised. It also helps you collect the same details from every prospect.

The Simple Inspection Form

- Full name and working telephone number.
- Town or place of residence.
- How many plots the person is considering.
- Whether the person prefers physical inspection or a virtual tour.
- The preferred inspection date or available period.
- Whether the person plans to pay outright or by instalment.
- The likely time the person is ready to begin payment.

Collect only information you need. Tell people how you will use their details, keep the records secure and do not share them carelessly. A long form can reduce responses, so keep it simple.

Call Within 24 Hours

When a person fills the form during a weekday, I try to call immediately or within twenty-four hours. If the form comes during a weekend and the timing is not suitable, I follow up on Monday. A fresh lead is easier to help because the person still remembers the advert.

Begin by confirming what the person saw and what attracted them. Ask whether the goal is investment, building or family ownership. Confirm the number of plots, payment preference and inspection choice. Answer questions honestly. Then agree on a specific date and time for the physical inspection or virtual tour.

Do not treat every form as a sale. A lead becomes stronger when the person understands the price, can make the payment and agrees to inspect. Keep notes after each conversation and follow up as promised.

Read the Advert in Simple Numbers

You do not need to understand every number inside Ads Manager. Begin with four simple questions.

Question	Number to watch	What a weak result may mean
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Are people stopping?	Video views and reactions	A weak opening or poor picture may be losing attention.
Are people clicking?	Link clicks and cost per click	The offer, hook or audience may not be strong enough.
Are people filling the form?	Number of leads and cost per lead	The landing page, price or form may be creating doubt.
Are leads inspecting and paying?	Inspections, deposits and cost per buyer	The follow-up, property, documents, price or sales process may need work.

Cost per click means the average amount spent to bring one visitor to the page. Cost per lead means the average amount spent for one completed inquiry. Cost per buyer is the advertising spend divided by the number of buyers. **The cheapest click is not always the best result. A serious inspection is worth more than many empty clicks.**

Give the Advert Time to Produce Data

I normally allow a new advert about three days before making a major decision, unless there is an obvious error. This gives the system time to collect data. If there is still no useful response after three days, I review the hook, video, offer, page and audience. In some cases, I may test for up to one week.

If the advert is weak, stop that advert and create a better version. Do not close the whole advertising account. Change one main thing at a time where possible, so you can learn what improved the result.

The Creative Does Much of the Targeting

Facebook has many targeting options, but the message also helps to attract the right person. A video about early investment near a university will naturally interest a different person from a video about land for immediate building. This is why I say the creative does much of the targeting.

That does not mean audience settings never matter. Test a broad audience first when it fits the offer, then use the results to improve. Do not keep narrowing the audience based on guesses. Let the actual inquiries teach you who responds.

Mistakes That Waste Advertising Money

- Beginning with a long introduction instead of a strong hook.
- Using a dark, shaking or unclear video.

- Showing a different plot as though it is the land for sale.
- Quoting false travel times, landmarks or development claims.
- Advertising land before ownership and documents are properly secured.
- Hiding the price, condition, location or important fees.
- Using false scarcity or guaranteed appreciation to pressure people.
- Sending people to a confusing page or a form that is too long.
- Waiting several days before calling a fresh lead.
- Spending a large amount before testing the video and offer.
- Judging success only by likes instead of inspections and payments.

Your First Facebook Campaign Checklist

- ☐ The land is secured and ready to be advertised.
- ☐ The actual plot, road and useful landmarks have been recorded clearly.
- ☐ The first sentence gives a strong and truthful reason to watch.
- ☐ The video stays within about one to two minutes.
- ☐ The current price, payment plan and next step are clear.
- ☐ The landing page or WhatsApp destination works on a phone.
- ☐ The form asks only useful qualifying questions.
- ☐ A small test budget and at least three days have been planned.
- ☐ Someone is ready to call leads within twenty-four hours.
- ☐ Clicks, leads, inspections, deposits and sales will be recorded.

A Simple Advert Can Begin the Sale

My first campaign worked because it joined four things: **a real opportunity, a clear video, a small advertising budget and fast follow-up.** You do not need to become an advertising expert before you start. You need to be truthful, clear and willing to test.

The advert helps you meet new people. The next chapter will show you how to keep those people in your world through WhatsApp, give them useful information and sell to them more than once.

C H A P T E R

8

Building a WhatsApp Lead and Sales System

Facebook helps me find new people. WhatsApp helps me keep the relationship, build trust and sell to the same audience more than once. A person who is not ready for today's land may be ready for the next one. This is why every serious inquiry is more valuable than one quick sale.

Do not fill your phone with random numbers. Build a list of people who have shown interest in the kind of property you sell and who have agreed to hear from you. Then keep giving them useful information until the right opportunity and the right time meet.

Attract People With Useful Information

One powerful way to attract prospects is what I call a **High Value Content Offer, or HVCO**. This is a useful report, guide, checklist, short class or book created for the exact person you want to reach. It solves a small but important problem before you ask the person to buy property.

For example, imagine that you sell luxury homes in Lagos. Asking a stranger to pay ₦50 million immediately may not work. But a guide called 'Four Ways to Avoid Overpaying for a Luxury Home in Lagos' will attract people who are already thinking about that kind of purchase. The title itself helps to select the right audience.

Free or Low Cost Content

A high-value guide can be free, but I often prefer to charge a small amount. People tend to pay more attention when they have paid something. The small payment can also help to fund the advertisement that continues bringing new readers into the system.

The amount should not remove the value. This book contains lessons from real experience that could cost much more to learn privately. A reader receives practical help at an affordable price. In return, I meet a person who has already shown interest in land investing.

The goal is not to make people feel trapped or indebted. The goal is to prove that you are useful and trustworthy. When people receive honest value from you, they are more willing to listen when you later present a suitable offer.

Move the Reader Into Your Contact System

The report can be delivered through a simple sales page or a digital-product platform. Collect the buyer's name, email address and WhatsApp number with clear permission to send the material and relevant property updates. After delivery, ask the reader to save your number so your updates can appear on WhatsApp Status.

You can send a short message such as: 'Thank you for getting the guide. Please save this number as Godfrey Credence Properties, then reply SAVED. I will use this line to share the reading support and carefully selected property updates. Tell me at any time if you no longer want the updates.'

Do not buy lists or add strangers to a group without permission. Do not keep sending messages to someone who asks you to stop. A smaller list of interested people is more useful than a large list of angry people.

Follow Up on the Material First

Do not collect the number and begin shouting, 'Buy land!' Ask whether the reader received the material. Ask which part was most helpful and whether there is a question. This first conversation shows that you care about the result, not only the next payment.

You can also collect an email address. Email helps you send longer lessons, market updates and important notices. WhatsApp keeps the relationship close, while email gives you another way to reach the person if a phone is changed.

Lead With Education on WhatsApp Status

Most of my Status posts should help people understand land and see what is happening in the market. If every post is a price and an account number, people will stop paying attention. Education keeps the audience interested between offers.

- Simple lessons on land flipping and land banking.
- How instalment payments can help a buyer begin early.
- Inspection videos that show the real land and access road.
- New roads, electricity, buildings and other visible development.
- Buyer testimonials, allocations and documented progress shared with permission.
- Answers to common questions about documents, surveys and payment plans.
- Real availability, price changes and closing dates.
- My personal journey, lessons, work and values.

Use a Simple Content Balance

There is no magic number of Status posts. I want to be visible without becoming noise. I mix education, proof, personal connection and offers. I may teach first, show evidence next and then invite interested people to reply.

Type	Example	Purpose
Teach	A short lesson, warning or checklist	Builds understanding
Show	Inspection, road work, allocation or buyer progress	Builds proof
Connect	A real part of my work, values or journey	Builds familiarity
Offer	Current land, price, plan and next step	Creates action

Post consistently enough for people to remember what you do. Do not copy the same flyer ten times in one day. Give context. Explain what changed, why it matters and who the offer may suit.

Turn a Status Reply Into a Conversation

When someone replies to a Status, do not send a long speech immediately. Ask what attracted the person. Find out whether the goal is investment, building or family ownership. Ask about location, budget, preferred payment plan and when the person hopes to act.

Then recommend the next useful step. It may be the full information page, a telephone call, a virtual tour or a physical inspection. A conversation should move forward, not remain as endless chatting.

When someone says, 'I will think about it,' do not fight. Ask what the person still needs to understand. It may be the documents, price, location, payment period or timing. Answer the real concern and agree on when to follow up.

Organise the Contacts Before They Become Too Many

Use WhatsApp Business labels or another simple contact system. A person who has started paying should not keep receiving messages written for a new prospect. A buyer needs payment reminders, statements and development updates. A fresh lead needs education, answers and an invitation to inspect.

- New reader: received or bought the content offer.
- New prospect: has asked about property but has not been qualified.
- Qualified prospect: understands the price and has a possible buying plan.
- Inspection booked: has agreed to a physical or virtual inspection.
- Instalment buyer: has begun payment and needs account records.
- Completed buyer: has paid and received the agreed documents.
- Past buyer: may be ready for another suitable opportunity.
- Not interested: should not receive repeated sales pressure.

Keep a Record Outside WhatsApp

WhatsApp is for conversation, but it should not be the only record. Keep a simple spreadsheet or notebook with the person's name, number, interest, budget range, last contact, next action and permission status. For a paying buyer, keep a proper account statement and all payment records.

This stops good leads from being forgotten. It also prevents embarrassing mistakes, such as offering a plot to a person who already bought it or sending a payment reminder to the wrong person.

Follow Up With a Reason

Do not send 'Good morning' every week with no purpose. Follow up because there is something useful to say. A road is being built. A price will change. A new inspection date is available. A document has been completed. A payment-plan question has been answered. **Useful follow-up feels like service, not pressure.**

Some people buy immediately. Others may take months or years. Continue to educate them, but respect their pace. Consistency keeps you in their mind until the day their money and decision are ready.

Create New Offers for the Same Audience

Every new property does not require a completely new audience. When I secure another genuine opportunity, I already have people who know my work. I can announce it through Status, a permission-based broadcast, email, SMS or a personal call to someone whose goal matches the offer.

Do not send every offer to everybody. The person looking for one affordable plot may not need a message about ten acres. The investor looking for an acre may not need a home-building offer. Good organisation helps you send the right message to the right person.

Relationships Continue After Payment

A buyer should not disappear from your mind after payment. Send account statements, documents and honest development updates. Check on the person sometimes without asking for another payment. Remembering a birthday, Christmas or an important family moment can strengthen a real relationship.

A thoughtful message may be enough. Where it makes business sense, you may send data, a small gift card, a hamper or another modest gift. Do not use gifts to manipulate people. Use them to appreciate a relationship that already exists.

One Buyer Can Become Many Sales

One of our buyers first bought one acre from us in 2023. We kept serving him, giving updates and following up properly. Later, he bought another five acres. At the time of writing, he is working towards another four-acre purchase. One good relationship became several large transactions.

This is why I do not measure a contact only by today's sale. A buyer can return, bring family members or introduce a friend. **The best long-term marketing is to deliver what you promised and keep treating the person well.**

The WhatsApp Lead System

1. Create a useful guide for the type of buyer you want.
2. Advertise the guide and collect contact details with permission.
3. Deliver the material and ask the reader to save your number.

4. Follow up on the value before presenting a property.
5. Post education, proof, personal connection and suitable offers.
6. Label each contact by the person's present stage.
7. Move serious prospects to a call, virtual tour or inspection.
8. Record follow-ups and buyer payments outside WhatsApp.
9. Keep serving buyers after the first transaction.
10. Present new offers only when they match the person's goal.

You Are Building More Than a Contact List

This system takes time to build, but it creates something bigger than one land flip. You begin with one useful guide and one interested reader. Over time, you build an audience that knows you, learns from you and sees your results.

That audience can help you move from selling one plot to selling acres. More importantly, it can help ordinary people begin their own journey towards lasting wealth. The next chapter will show how to turn a serious prospect into a paying buyer through instalments, proper closing and safe records.

C H A P T E R

9

Instalment Sales Closing and Protecting Your Profit

Instalment payment is one of the main reasons ordinary Nigerians can buy land. Most of the people you meet may not have the full price at once. A clear payment plan allows them to begin while you reach more buyers and sell faster.

There is also a cost. Instalments tie down your money. You may have sold the plot, but the full cash is not yet available for another purchase. The plan must therefore help the buyer without starving the business.

Start With a Deposit That Protects the Business

For a beginner, I recommend asking for about **thirty per cent** as the first payment. If a plot is selling on instalment for ₦2 million, thirty per cent is ₦600,000. That gives the seller meaningful cash and shows that the buyer is serious.

At Credence Properties, we can sometimes accept a smaller starting payment because the business has grown and can carry the balance for longer. For example, a current offer may allow a person to begin with ₦100,000 or ₦150,000. A new seller should not copy that structure without enough capital to support it.

Define Outright Payment Clearly

In our current structure, outright does not always mean that the full amount must enter on the first day. It means the buyer completes the agreed outright price within thirty days of the first payment. Write that meaning clearly. A buyer should not discover later that a thirty-day completion period changes the price.

Begin With a Short Payment Period

A beginner can start with a six-month instalment plan. When the business becomes stronger, a twelve-month plan may be possible. Credence Properties currently allows up to twelve months on some offers and longer on selected offers. The exact period must match the business cash flow and appear in the buyer's written agreement.

Do not promise a long plan because it sounds attractive. Count how much money will remain unavailable each month. Count documentation, commissions, community obligations and normal operating costs. A sale that brings no working cash can stop the next deal.

Why the Instalment Price Is Higher

The instalment price is normally higher because the seller waits longer, carries more administration and faces the risk that prices and costs will change. At the time of writing, one Credence offer is ₦1.5 million outright and ₦2 million by instalment. The ₦500,000 difference pays for time, flexibility and extra administration.

State both prices before the buyer pays. Do not add a hidden charge halfway through the plan. Also state what each price includes, such as documentation, survey, beacon or allocation.

Put the Payment Rules in Writing

- The outright price and the instalment price.
- The first deposit and the date it must be paid.
- The amount and due date of each later payment.
- The grace period, if any, after a missed due date.
- What happens if the buyer needs more time.
- What happens if the buyer stops paying completely.
- Whether any payment is refundable and the exact conditions.
- When allocation, possession and final documents will be given.
- Any fee, commission or cost not included in the price.

Do not invent a penalty after a buyer misses payment. The lawyer-prepared agreement should state the default process before the first deposit. Give reminders and a fair chance to correct the delay. Any cancellation, refund, deduction or reallocation must follow the signed terms.

Why Instalments Can Tie Down Your Money

As my instalment sales grew, money kept entering slowly while I still needed cash to acquire more land. I later worked with an investor to increase the buying capital. This helped me continue acquiring land without waiting for every customer to finish a long payment plan.

Do not borrow or collect investor money only because instalments are slow. The repayment terms must be affordable even if buyers delay. Keep enough reserve to meet your existing obligations.

Growth should not turn a profitable business into a cash crisis.

Closing Begins Before the Inspection

A good landing page answers the main questions before the prospect arrives. It explains the location, price, payment plan, documents, access and reason the area may grow. The inspection then helps the buyer confirm what has already been explained.

During inspection, show the exact plot, boundaries, road and relevant landmarks. Answer questions directly. At the end, ask whether the property meets the person's goal. If it does, explain the next step and the deposit required to reserve a specific plot under written terms.

How I Answer Common Objections

Objection	A helpful response
The land is too far	Far from where? Compare it with the main road and coming development. The city of today was once an outer area. Still, admit honestly when the location does not suit the buyer's goal.
The price is too high	Return to value: title checks, access, documents, payment flexibility and local comparison. If the market does not support the price, do not argue with the buyer.
I need to think	Ask what remains unclear. Agree on a follow-up date. Do not create false pressure.
I need to speak with my spouse	Respect the decision. Offer the information needed for a joint discussion or invite both spouses to a call or inspection.
How do I know it is safe?	Show the ownership chain, survey, searches and documents the buyer will receive. Allow the buyer's lawyer to review them.

Do Not Fight a Spouse Consultation

A land purchase affects family money. A buyer who wants to speak with a spouse is not necessarily running away. Ask what information would help the conversation. You can schedule a call with both people or send the full written offer.

If the buyer wants to reserve a plot before the discussion, accept a deposit only when the reservation and refund terms are clear in writing. Do not call money refundable and later create a reason to keep it. A buyer should be free to make an informed decision without shame or pressure.

Show Proof Without Hiding the Title Story

Land safety is not a matter of emotion. Show the relevant documents, survey information and legal checks. You do not have to disclose your profit margin as part of a normal sale, but **you must not hide, change or remove information that affects the title, boundaries, restrictions or buyer's decision.**

Let the buyer or the buyer's lawyer inspect the title papers. The new transfer documents should state the true parties, property and transaction as advised by the lawyer. Trust grows when your explanation and papers agree.

Give Evidence for Every Payment

At Credence Properties, every payment receives a receipt or written acknowledgement. Whether the buyer pays ₦100,000 or the full balance, there must be a record. Keep the bank evidence and update the buyer's account immediately.

- Buyer's full name and contact details.
- Date and amount paid in figures and words.
- The estate, plot or property the payment covers.
- Whether the payment is a deposit, instalment or final balance.
- The total price, amount paid to date and balance remaining.
- The authorised receiver, signature and receipt number.
- The next due date where payment is incomplete.

Use a Buyer Account Statement

A receipt proves one payment. An account statement shows the whole journey. It should list every payment, date, receipt number, running total and balance. Send an updated statement when requested and at important stages of the plan.

A simple spreadsheet can handle the first few buyers. As the business grows, use a proper customer and accounting system. The buyer should not need to search through months of chats to know the balance.

When the Final Documents Are Given

The exact document process depends on the property and the written agreement. In our usual structure, the buyer receives payment evidence during the plan. After full payment and completion of the required process, the buyer receives the allocation and lawyer-prepared transfer documents, including the applicable deed and survey papers.

Do not prepare legal transfer documents by yourself. Use a property lawyer. The seller and buyer should sign where required, and the surveyor should identify the exact plot. Any stamping, consent or registration still required should be explained clearly to the buyer.

Allocation Must Identify the Exact Plot

Do not sell a vague space inside a large piece of land. Give each buyer an identifiable plot number or survey position. Keep an allocation layout showing sold, reserved and available plots. The physical beacons, allocation record, receipt and transfer papers must point to the same land.

Separate Capital From Profit

Protecting profit begins with simple mathematics. Write down the full acquisition and selling costs. Remove the money required to replace the sold land, complete documents, pay commissions and meet taxes or other obligations. What remains after all true costs is the profit.

Do not treat every customer payment as spendable income. Part may belong to the original capital. Part may be needed for the buyer's documents or survey. Part may belong to an agent. If you spend everything, the business may look rich while owing several people.

My Rinse and Repeat Method

I used the recovered capital and part of the profit to buy more land. I did not sell everything and consume everything. Some profit supported the business, while some helped me acquire land for longer-term banking. That is how a quick flip can become a growing property portfolio.

Plan Agent Commission Before the Sale

Our normal agent commission is ten per cent for an eligible buyer introduced and completed under the agreed terms. If you work with agents, write the commission rate, what qualifies as an introduction, when commission becomes payable and what happens if the buyer pays by instalment.

Do not promise commission from money that is not yet received. Decide whether commission is paid from each cleared instalment or after a stated payment point. Keep a signed record so the buyer, agent and company do not later tell different stories.

A Simple Money Allocation Example

Assume the instalment selling price is ₦2 million. Before celebrating profit, subtract the land's true cost, remaining documents, commission, marketing, administration and other obligations. Move the replacement capital into a separate business account or record. Only the balance after these costs should be treated as available profit.

The Closing and Payment Checklist

- ☐ The buyer has received the full price, payment plan and included costs.
- ☐ The deposit, dates, missed-payment rules and refund terms are written.
- ☐ The buyer has inspected physically or received a truthful virtual tour.
- ☐ The buyer has been allowed to review the relevant title and survey information.
- ☐ Every payment receives a receipt and updates the account statement.
- ☐ The exact plot is reserved and recorded on the allocation layout.
- ☐ The lawyer and surveyor handle the documents that require their skills.
- ☐ Agent commission and other obligations are recorded before profit is calculated.
- ☐ Capital is separated before any profit is spent.

☐ Final documents and possession follow the written agreement.

The Sale Is Not Complete Until the Records Agree

A good close is not the moment a buyer transfers money. **It is the moment the payment, receipt, account statement, plot allocation and documents all tell the same story.** That protects the buyer, the agent and the business.

We have now covered the full journey from research to resale. The final chapter will show how I repeated this process, moved from two plots to more than five acres and turned the lessons into a clear starting plan for you.

C H A P T E R

10

From Two Plots to Five Acres and Your Next Step

When I made my first ₦1 million profit from two plots, I did not see it as money to spend. I saw it as the seed for something bigger. Making that profit within a short period showed me that the process could be repeated.

The next step was simple: **do not consume the seed.** Buy more land, improve the system and keep going. That decision changed the direction of my financial life.

I Reinvested Instead of Celebrating Too Early

I used the capital and profit to look for more undervalued land. Soon, I stopped thinking only in plots and began thinking about one acre. My available money was not enough to pay for the full acre, so I worked with a partner. We made a deposit, secured the opportunity and sold plots carefully to complete the balance.

This method required written authority, clear records and enough time to complete the family payment. It was not free money. But it showed me that partnership and a good sales system could help us move from retail plots into larger land.

Credence Properties Grew From the Process

Credence Properties was the natural result of what I kept doing. I was already finding undervalued land, checking it, securing it and selling it. The business gave that repeated work a name, a team and a structure.

The system remained the same: research, acquire, secure and resell. We repeated it in different deals, learned from mistakes and improved the process. This is why I believe a person can begin in another part of Nigeria and apply the same principles to the local market.

The Numbers Came From Repetition

By repeating this process, we have sold more than 200 plots and generated more than ₦350 million in property sales. I have also accumulated more than five acres of land that I am holding rather than rushing to sell.

These numbers did not come from one perfect deal. They came from research, inspections, documents, advertisements, follow-up, instalment records, agents and many conversations. As the number of properties increased, the responsibility also increased.

The Business Became a Team

At the beginning, I could record one video, run an advert and handle the calls myself. That could not continue forever. We built a team of sellers and continued training people to explain our offers properly.

Facebook and other social media platforms help us place properties in front of interested people. WhatsApp helps us build the relationship. Instalment plans help more ordinary people enter. Agents increase our reach. Investors and partners can provide capital for larger opportunities when the terms are safe and properly documented.

A Path for Aspiring Realtors

A reader who does not yet have enough money to buy land can begin by learning to sell. Credence Properties trains a limited number of agents or realtors when openings are available. An eligible agent who introduces a completed buyer can earn a ten per cent commission under the current terms.

Training may be physical in Warri, Delta State, or offered under another arrangement for people outside the area. Availability, training fees and commission rules can change. Use the link below the page to check the current programme before paying. [WEB LINK TO BE ADDED]

Working With Investment Capital

Another part of our growth has involved working with investment capital. In some structures, the property is acquired and documented for the investor while our team handles marketing, staff, agents and resale. Some past or current written offers have used return structures in the range of thirty to fifty per cent plus capital over an agreed period, with minimum participation around ₦5 million.

Those figures are not a promise made by this book. Terms, risks, timing and availability change. **No reader should send money because of this paragraph alone.** Study the current written agreement, confirm the underlying property, understand the payment source and obtain independent legal and financial advice. Only the signed current agreement can describe what Credence is offering to a particular investor.

My Biggest Mistakes

One mistake was giving attention to a seller even when the person and the story looked suspicious. Due diligence saved me from some deals, but I learned not to ignore early warning signs because I wanted a cheap price.

Another mistake was being tempted to sell below value. A land may be worth ₦2 million, but a relative, friend or urgent buyer may push for ₦1 million. When you are anxious for cash, you can destroy your own profit. Know your cost, know the market and know the lowest price you can accept before the negotiation begins.

I also learned that a deal is not safe because everybody is smiling. Family agreement, proper measurement, written payment terms and professional checks are still required. **Experience should make you more careful, not more careless.**

What I Would Not Recommend Today

- Paying quickly because a seller created urgency.
- Buying because the land is cheap without confirming demand and title.
- Borrowing heavily because future buyers are expected to pay.
- Selling below value because a friend or relative applied pressure.
- Advertising land before the right to sell it is clear.
- Taking investor money without a clear property, agreement and repayment source.
- Spending customer instalments without separating documents, commissions and capital.
- Trying to handle legal, survey, accounting and sales work alone as the business grows.

Your First Thirty Days

Period	Focus	Action
Days 1 to 7	Choose your path	Decide whether to save, become an agent, buy one plot yourself or explore a professionally managed option.
Days 8 to 14	Build the fund	Open a separate land fund, reduce avoidable spending and write the amount you can add every week or month.
Days 15 to 21	Study one area	Use the Chapter 2 research process. Check access, development, demand, prices, community and risks.
Days 22 to 30	Inspect and verify	Meet a property lawyer and registered surveyor. Compare opportunities and make no payment until the people, place and papers agree.

Begin With What You Have

If money is the problem, begin by saving. Create a separate investment fund and feed it consistently. You can also learn to market property and earn commissions while building your capital.

If you already have the money, do not let it remain idle while you make no decision. That does not mean you should rush. It means you should begin the research, professional checks and comparison needed to make the money work wisely.

Option One Do It Yourself

You can apply this book in your own state. Research one developing area, buy one affordable plot, secure it properly, prepare it and market it. Keep the first deal small enough for you to learn without risking everything.

Option Two Bank Land With Credence

You can also explore a land-banking offer through Credence Properties. At the time of writing, one of our main offers is ₦1.5 million outright or ₦2 million by instalment, with a starting payment from ₦100,000 and up to eighteen months to complete under the current terms.

Our long-term target is to resell selected university-axis plots in the range of ₦10 million to ₦15 million as the area develops. This is a projection, not a certain market outcome. Any buyback or resale commitment must appear in the current signed agreement, together with its conditions and time period.

Option Three Join the Sales Team

If you want to become a realtor, use the form to check whether the next training group is open. Tell us your location, experience and whether you can attend training in Warri. Read the current fee and commission terms before joining.

Option Four Explore a Current Partnership

If you have larger capital and want a managed structure, request the current investor information. Do not rely on old percentages or screenshots. Read the present property details, agreement, risks, payment schedule and exit terms.

What to Do After Clicking the Link

1. Watch the current information video from beginning to end.
2. Choose whether you want to buy land, learn to sell or explore a partnership.
3. Fill the form with accurate contact, budget and location information.
4. Write that you completed this book so the team understands your starting point.
5. Wait for the call and ask every question that matters to you.
6. Inspect the land or request a truthful virtual tour.
7. Read the current written terms before making any payment.

My Final Message to You

Two plots of land became the beginning of several acres, a growing property company, my first car and other investments. My family's financial position changed because my wife and I saved, acted on an opportunity and kept reinvesting.

I did not begin as a realtor or property expert. I began as a digital marketer who wanted to become more intentional about money. I learned the business by taking a careful first step and improving after every transaction.

You do not need to begin with five acres. Begin with knowledge. Begin with a savings plan. Begin with one safe plot or with the skill of helping someone else sell. Be courageous, but do not be careless. **The goal is not merely to make one quick profit. The goal is to build assets, choices and a stronger future for your family.**

If you want our help, use the link below this page, watch the current video and complete the form. Tell us that you read the book to the end. We will show you the opportunities and programmes available at that time. [WEB LINK TO BE ADDED]

I hope this book helps you take your first wise step. I look forward to hearing your story.

R E S O U R C E S

Practical Worksheets and Checklists

Use these pages while working on a real opportunity. Write what you know, mark what has been confirmed and leave a deal when important answers remain unclear. A completed worksheet is not a replacement for professional checks.

Developing Area Research

Town or community _____

Local government and state _____

Date researched _____

Person completing the research _____

- ☐ There is a clear physical access road.
- ☐ The land is within a reasonable distance of a tarred or major road.
- ☐ People live, build, farm or trade in the wider area.
- ☐ A school, hospital, government office or major private project supports growth.
- ☐ The area is peaceful enough for inspection and future buyers.
- ☐ The land remains accessible during the rainy season.
- ☐ The development information has been confirmed by more than one source.

Three strongest growth signs _____

Biggest risk _____

Decision and reason _____

WORKSHEET 2

Seller and Family Verification

Seller's full name _____

Seller's telephone _____

Family or company name _____

How the seller got the land _____

- ☐ The seller's identity has been checked.
- ☐ The seller's authority to sell has been confirmed.
- ☐ Required family branches or company officers have agreed.
- ☐ The authorised receiver of money is known.
- ☐ At least two independent local sources gave consistent information.
- ☐ There is no known dispute, earlier sale or court case.
- ☐ A property lawyer has reviewed the ownership story.

Required signatories _____

Independent sources consulted _____

Unresolved question _____

WORKSHEET 3

Physical Land Inspection

Property location _____

Inspection date _____

People present _____

Travel time from tarred road _____

- ☐ All corners and boundaries were shown.
- ☐ Existing beacons, fences, farms or buildings were noted.
- ☐ The land is dry or its wet-season condition is understood.
- ☐ The access road is usable.
- ☐ Neighbours were asked about ownership and disputes.
- ☐ The surveyor measured the land and recorded coordinates.
- ☐ Photographs and videos show the actual land.

Promised size _____

Measured size _____

Visible concern _____

Surveyor's recommendation _____

WORKSHEET 4

Land Opportunity Scorecard

Score each item from 1 for weak to 5 for strong.

Factor	Score 1 to 5	Reason
Ownership and safety		
Road access		
Dry land and drainage		
Current activity		
Confirmed development		
Price advantage		
Likely buyer demand		
Resale margin		

Total score out of 40 _____

Minimum condition that must still be met

Buy or reject and why _____

WORKSHEET 5

Full Cost and Profit Calculator

Cost item	Amount ₦
Land purchase	
Lawyer and documents	
Survey and beacons	
Signing and community costs	
Clearing and preparation	
Transport and inspection	
Marketing	
Agent commission	
Buyer documents	
Other	
TOTAL TRUE COST	

Target selling price _____

Minimum acceptable price _____

Expected profit _____

Actual profit after sale _____

WORKSHEET 6

Land Video and Facebook Advertisement Planner

Ideal buyer _____

Opening hook _____

Location _____

Road and landmarks _____

Current price and payment plan _____

Call to action _____

- ☐ The video shows the actual land.
- ☐ The phone lens, sound and lighting are clear.
- ☐ All distances and claims have been checked.
- ☐ The video is about one to two minutes.
- ☐ The landing page or WhatsApp destination works.
- ☐ The test budget and three-day review date are written.

Daily budget _____

Total test budget _____

Clicks _____

Leads _____

Inspections _____

Deposits _____

Sales _____

What to improve _____

WORKSHEET 7

WhatsApp Lead Tracker

Name	Interest	Stage	Last contact	Next action

Suggested stages: new reader, prospect, qualified, inspection booked, buyer, completed buyer or not interested.

WORKSHEET 8

Instalment Buyer Payment Tracker

Buyer _____

Property and plot _____

Total price _____

Deposit _____

Payment period _____

Final due date _____

Date	Amount ₦	Receipt	Running total	Balance

☐ Agreement signed

☐ Survey confirmed

☐ Allocation completed

☐ Final deed delivered

☐ Account statement checked

WORKSHEET 9

The 90-Day Land Flip Calendar

Period	Main work	My result and next action
Days 1 to 30	Research, verify, acquire, document and take lawful possession	
Days 31 to 40	Clear, mark, calculate cost, set price and record the video	
Days 41 to 60	Launch Facebook and WhatsApp promotion and schedule inspections	
Days 61 to 75	Follow up, answer objections and improve the weak part	
Days 76 to 90	Close, document, transfer or decide on a longer hold	

My First Land Flip Commitment

The state and area I will study _____

The amount I will save or invest _____

My monthly saving amount _____

My lawyer _____

My registered surveyor _____

My deadline for the first inspection _____

The risk I will not ignore _____

The person who will keep me accountable

My commitment

I will not rush because of fear, pressure or a cheap price. I will research, acquire, secure and resell with honest records and professional help.

Name _____

Signature _____

Date _____

About the Author

Omojevwe Godfrey is a Delta State entrepreneur, digital marketer, business growth coach and real estate investor. He began working in digital marketing in 2019 and entered land investment after he and his wife, Gladys, became intentional about saving and asset ownership.

He founded Credence Properties in 2024. Through the company and the system taught in this book, he has helped market and sell more than 200 plots of land, generated more than ₦350 million in property sales and grown his personal land holdings from two plots to multiple acres.

Godfrey is a speaker and teacher who is passionate about helping ordinary Nigerians understand business, digital sales, land ownership and long-term wealth. His teaching style turns practical experience into simple steps that a beginner can understand and apply. He serves in ministry at Godhouse Centre in Warri, Delta State, and is committed to faith, family, ethical enterprise and the growth of young people.

He is married to Gladys, and they are blessed with their daughter, Zoe.