

INDEPENDENT LAND VERIFICATION · FEDERAL CAPITAL TERRITORY

VERIFICATION REPORT

PLOT 1204 · CADASTRAL ZONE B06 · DURUMI DISTRICT · FCT

REPORT REFERENCE	BP-2026-0041
PREPARED FOR	
CLIENT LOCATION	London, United Kingdom
INSTRUCTED	2 July 2026
SITE INSPECTED	9 July 2026
REPORT ISSUED	14 July 2026
VENDOR PRESENTING	
CONSIDERATION QUOTED	N38,500,000

OVERALL FINDING

DO NOT PROCEED
ON CURRENT TERMS

Two findings are capable of destroying this purchase entirely, and neither is visible in the documents the vendor supplied. The plot is real and it is where the survey plan says it is — that part checks out. What does not check out is who is entitled to sell it.

SPECIMEN DOCUMENT. PLOT, PARTIES AND FINDINGS ARE FICTIONAL AND ILLUSTRATIVE.
REDACTION BARS SHOW WHERE A REAL REPORT CARRIES IDENTIFYING DETAIL.

SUMMARY

The eight checks

Each finding below is expanded in the section noted. Every claim carries the evidence behind it.

01	Plot location and identity All four beacons located on the ground and matched to the survey plan. Coordinates convert cleanly from Minna / NTM Zone 32. The plot exists and its boundaries are where the plan says.	CONFIRMED SEC B
02	Vendor's entitlement to sell The vendor is not the registered holder. AGIS records title vested in a third party since 2014. The vendor relies on an unregistered power of attorney dated 2023, which AGIS has no record of.	CRITICAL SEC A
03	Registered encumbrance A charge in favour of a commercial bank, registered 2019, remains subsisting on the file. No discharge is recorded. A purchaser would take the plot subject to it.	CRITICAL SEC A
04	Government acquisition The plot does not fall within any published FCDA acquisition area. Checked against current acquisition layers and the district master plan.	CLEAR SEC C
05	Master plan and setbacks Approximately 6.2m of the southern boundary sits within the setback of a proposed 12m access road. Usable building area is reduced by an estimated 11 percent.	QUALIFIED SEC C
06	Occupation history Satellite imagery shows a structure present from Q2 2021 to Q1 2026, removed shortly before marketing. Someone occupied this plot for five years. The vendor did not disclose this.	QUALIFIED SEC C
07	Flood and drainage The north-eastern corner lies within a modelled drainage path. Wet season imagery from August 2024 and September 2025 shows standing water across roughly 8 percent of the plot.	QUALIFIED SEC C
08	Site condition and possession No 'not for sale' markings, no caretaker, no active possession at inspection. Two adjoining occupiers interviewed on camera; neither disputes the boundary.	CONFIRMED SEC B

SCOPE

These eight are the standard verification. They are the floor, not the ceiling — several plots, an estate, a build already underway, a boundary in dispute, or a plot outside the FCT are all work we do, scoped on instruction.

SECTION A

Title

We file the formal search at AGIS and report what the registry holds against what the vendor has presented. Findings, not legal advice — take your own before you transact.

FINDING 02 · CRITICAL

THE VENDOR CANNOT SHOW HE IS ENTITLED TO SELL

We filed a formal search at AGIS against the file number supplied. The registry records the statutory right of occupancy as vested in a party who is not the vendor, and has been since 2014. That party is not present in any document the vendor has provided to the client.

The vendor's answer to this is a power of attorney dated March 2023, purportedly granted by the registered holder. It is not registered at AGIS. An unregistered power of attorney conveys nothing the registry will recognise, and the registry is what decides. We were unable to establish contact with the named donor, and could not confirm whether he is alive, competent, or aware of this transaction. That is not a technicality — it is the difference between buying land and buying paper.

Separately, a charge registered in favour of a commercial bank in 2019 remains on the file with no discharge recorded. On the information available, a purchaser would take subject to that charge. The bank did not respond to enquiry within the reporting period.

REGISTRY EXTRACT · AGIS FORMAL SEARCH · 9 JULY 2026

File number	
Instrument	Certificate of Occupancy
Registered holder	
Date of registration	17 March 2014
Encumbrances	1 charge, registered 2019, subsisting
Revocation	None recorded

What this means for the client

Paying the vendor on these terms transfers money to a person the registry does not recognise as able to receive it, in respect of land that carries a subsisting bank charge. Neither problem is cured by the Certificate of Occupancy the vendor has been showing on WhatsApp — that document is genuine, and it belongs to somebody else.

SECTION B

Survey and site

Beacon identity, boundary confirmation and physical inspection, carried out by our own team on the dates stated.

BEACON SCHEDULE · MINNA DATUM / NTM ZONE 32				
PILLAR	NORTHING	EASTING	FOUND	CONDITION
PB 1401	1,038,412.55	328,116.20	YES	Intact
PB 1402	1,038,468.10	328,171.94	YES	Intact
PB 1403	1,038,401.77	328,238.61	YES	Chipped, legible
PB 1404	1,038,346.02	328,182.88	YES	Intact

All four pillars were located, exposed and photographed. Measured bearings and distances agree with the survey plan supplied by the vendor within acceptable tolerance. The plot is a real, correctly surveyed parcel — this is the one part of the vendor's presentation that survives scrutiny, and it is worth saying plainly, because it is exactly what makes the rest of the package persuasive.

Site inspection — 9 July 2026, 10:42–12:15

- Boundary walked and filmed continuously. Video is timestamped and GPS-tagged; supplied with this report.
- No 'THIS LAND IS NOT FOR SALE' markings anywhere on or adjacent to the plot.
- No caretaker, no gateman, no active farming, no building materials on site.
- Concrete slab remnants and a levelled area consistent with a structure removed within the last 6-12 months.
- Two adjoining occupiers interviewed on camera. Neither disputes the boundary. Both recall a building on the plot until early this year, and neither could say who put it there.

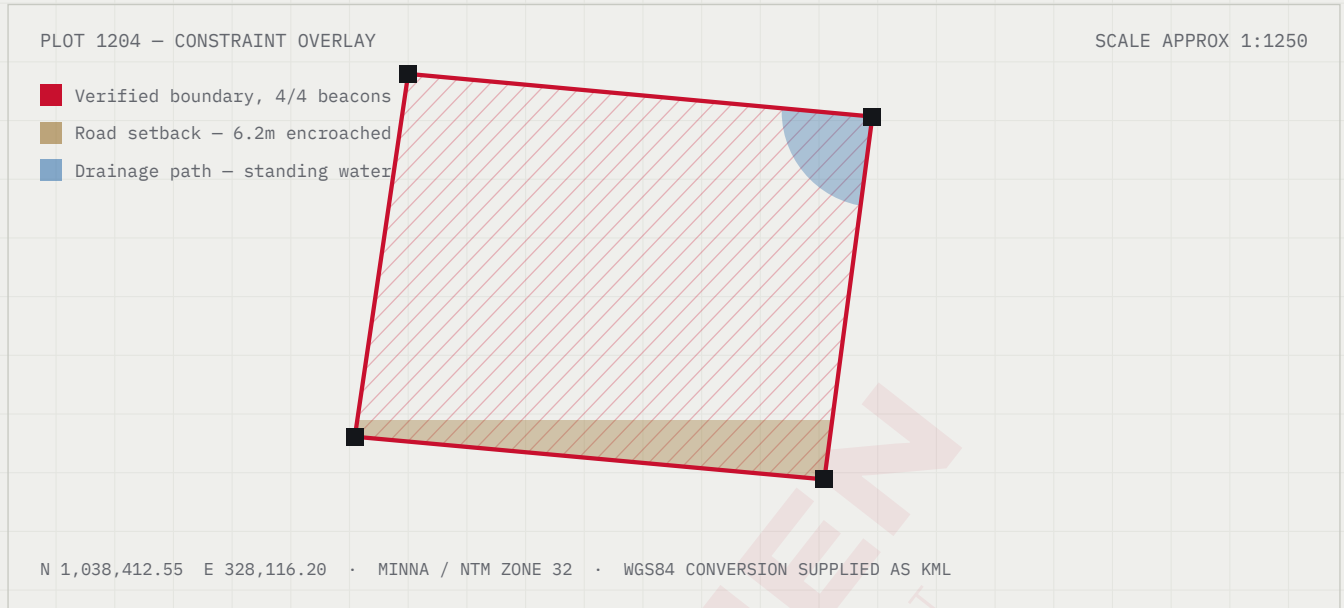
NOTE ON WHAT THIS PROVES

A correct survey plan proves geometry, not ownership. These beacons confirm the parcel exists and is properly defined. They say nothing whatsoever about who may sell it.

SECTION C

Spatial analysis

Satellite history, master plan overlay, acquisition and drainage. Prepared and signed by Borderplus.



Occupation history — the finding the vendor omitted

Sentinel-2 imagery across seven years shows bare ground until Q1 2021, a roofed structure with a cleared compound from Q2 2021 through Q4 2025, and a levelled plot from Q1 2026 — weeks before the plot was marketed to our client. Somebody built on this land, occupied it for around five years, and their structure was removed immediately prior to sale. Nothing in the vendor's documents acknowledges this. It may be innocuous. It may be the registered holder. We could not establish which, and we are not going to speculate in a document you may rely on.

Buildable area

After the 6.2m road setback on the southern boundary and the drainage path across the north-eastern corner, we estimate usable building area is reduced by approximately 19 percent against the gross plot size quoted by the vendor. The consideration quoted does not appear to reflect this.

SECTION D

What we could not confirm

The section every report should have and most do not. These are open, and they are open because we could not close them — not because they did not matter.

- The donor of the 2023 power of attorney

We could not establish contact, and therefore cannot say whether he is alive, competent, or aware that a power of attorney bearing his name is being used to market this plot. Establishing it would mean reaching the registered holder directly, which falls outside the scope you instructed.

- The status of the 2019 charge

The bank did not respond within the reporting period. It is possible the debt has been repaid and the discharge was never registered — that is common. It is also possible it is live. On the record as it stands, assume it is live.

- Who erected and removed the structure

Neither adjoining occupier could name them. No building approval matching this plot was located. The party with five years of physical possession is unidentified, and unidentified possession is the beginning of most land disputes we see.

ONE REPORT. ONE NAME ON IT.

Every section above is our work. If a finding in this report is wrong, there is exactly one company to come to, and it is this one.

SECTION A — TITLE**Borderplus**

Formal AGIS search, instruments, encumbrances, what the registry holds.

SECTION B — SURVEY & SITE**Borderplus**

Beacon identity, boundary confirmation, physical inspection, evidence capture.

SECTION C — ANALYSIS**Borderplus**

Spatial analysis, satellite history, master plan overlay, drainage.

SIGNED — REDACTED IN SPECIMEN

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TERMS AND LIMITATIONS

Borderplus conducts land verification: formal registry searches, spatial and satellite analysis, survey and beacon confirmation, physical site inspection, and assembly of the evidence into a single report. Regulated work is carried out by appropriately qualified members of our team. Borderplus does not act as an estate agent, does not represent sellers, and does not hold client funds. No fee, commission, referral or benefit of any kind is accepted from any seller, agent, developer or estate. This report describes what was found on the stated dates, with the evidence supporting each finding and a plain statement of what could not be confirmed. It is not a guarantee, warranty or insurance of title, and it is not a substitute for independent legal advice — take your own before any transaction.