



PROCESSES OF OBTAINING C OF O GUIDELINES

Title Document is granted by Kogi State Government Lands Bureau to applicants over land to hold for tenure of 99 years for residential, 50 years commercial and 25 years for industrial purposes.

Property Registration Guidelines (Individual)

1. Obtain the Certificate of Occupancy form for individuals from:
Bureau of Lands and Urban Development, Lokoja, No. 6 Wallace Street opposite Muhammad Buhari Civic Centre, Lokoja, Kogi State.

The application form is not free, there is a payment as shown in the table below to Kogi State Government recognized Central Bank of Nigeria (CBN) approved Banks e.g First Bank, Zenith Bank, First Monument Bank, United Bank for Africa, Union Bank etc or pay on the Central Billing System online on: www.... on our website generate a demand notice with its own unique system Agency and Revenue code. Applicants should fill out the form completely, accurately and leave no section empty or unanswered.

APPLICATION FORM FEE (Non Refundable)

a	Residential	N5,000.00
b	Commercial	N10,0000.00
c	Industrial	N15,000.00
d	Educational	N7,000.00
e	Agricultural	N5,000.00
f	Recreational	N15,000.00

2. Applicant should gather all relevant land documents for processing his/her title document or may appoint someone to represent them for processing of e-C of O, Governor's Consent, Deemed Grant and State Regularization C of O.
3. Applicants will be given a Demand Notice through which they can proceed to any Kogi State Government recognized CBN approved Banks e.g First Bank, Zenith Bank, First Monument Bank, United Bank for Africa, Union Bank etc and pay the statutory fee stated on the Demand Notice for Application Form.

4. For Governor's Consent on Subsequent Transaction, each Demand Notice has its own unique system generated Agency and Revenue code online.
5. All the payments for e-C of O, Deemed Grant, Governor Consent and State Regularization are paid into Kogi State Treasury Single Account (TSA) in the following accounts in these banks:

S/N	Banks	Account Number	SORT CODE
1	First City Monument Bank (FCMB) Plc	0431486029	214080078
2	First Bank of Nigeria Plc	2017770110	011283625
3	United Bank for Africa (UBA) Plc	1015503782	033280017
4	Union Bank of Nigeria Plc	0025013646	032280513
5	Zenith International Bank Plc	1012670779	057280019
6	Unity Bank Plc	0018496916	215282607

6. The various requirements and processing procedures for each title document is enumerated below:
 - A. **Requirements for e-C of O (Government Scheme/Land) Processing:**
 - Application form ₦5,000 for Residential land and ₦10,000 Commercial, and others at Bureau of Lands and Urban Development along No.6 Wallace Street, opposite Muhammad Buhari Civic Centre
 - Two (2) passport photographs 5cm by 5cm with white background
 - Tax Clearance Certificate of the applicant.
 - Declaration of Age or Birth Certificate.
 - Proof of payment of Application Form
 - Copies of Certificate of Registration in case of company.
 - Ai. **Processing steps for e-C of O (Government Schemes/Land):**
 - Receive and acknowledge application from applicant for Government Scheme/Land – **within 24 hours.**
 - Screen received application – **within 24 hours.**
 - Issue Demand Notice to applicant – **within 24 hours.**

- Issue allocation letter within 24 hours upon receipt of evidence of payment.
- Issue of Urban and Regional form LAN12 (TP) **within 2 weeks working days**
- Issue survey form LAN12 (S) to the Office of the State Surveyor-General **30 working days.**
- Upload electronic Certificate of Occupancy (e-C of O) for execution **within 24 hours.**
- Release Registered e-C of O to applicants **within 24 hours.**
- Total number of days = **60 working days.**

Aii. **Payment Codes**

e (C of O) Payment Code	Agency Code	Revenue Code
Survey Fees	025300100100	12020411
Charting Fee	025300100100	12020410
Survey Deposit/Lodgement	025300100100	12020416
Premium	025300100100	12020427
Stamp Duty	22000800100	12010317
GIS	025300100100	12020426
Admin. Charge	025300100100	12020428
Registration of C of O	025300100100	12020466

- If affected area has no previous Title, inspection is carried out and application containing assessment for land charges is sent to Director, Land Directorate (DL) – **3 working days.**
- DLS sign-off on assessment of land charges and application is forwarded to ES (LUAC) for verification – **24 hours.**
- ES (LUAC) verifies assessment for land charges and sends application to Permanent Secretary (Lands) for approval to process file for completion – **24 hours.**
- Permanent Secretary (Lands) sign-off the memo and sends file back to ES (LUAC) – **3 working days.**
- The URP prepares letter of Assessment for ES (LUAC) for endorsement – **24 hours.**
- Applicant pays for allocation and forward Treasury receipts of payment to the ES (LUAC).
- Confirmation of payment receipts at Account Directorate in Lands Bureau – **2 working days of payment.**
- Preparation of Survey Plan by Surveyor General’s Office – **10 working days.**
- The URP processes file further by preparing Draft C of O – **24 hours.**

- URP sends file containing draft C of O to ES (LUAC).
- ES (LUAC) Sends File to Director Legal for vetting and D (Legal) sends file after vetting for further processing – 2 working days.
- ES (LUAC) sends file to Director, Land Regularization (C of O Unit) through the Permanent Secretary (Lands) for preparation of e-C of O.

Total number of days: 3 working days excluding time for payment by the applicant.

B. Requirements for State Regularization (C of O on Government Lands not Committed)

- Covering letter by the agent or person filing the application for regularization stating the accomplished documents. The covering letter must contain current address, telephone numbers and where possible an e-mail address.
- Duly completed application form obtainable from Lands Bureau of Lands and Urban Development LUAC Secretary Unit
 - ⇔ ₦5, 000 (Five Thousand Naira) for Residential land.
 - ⇔ ₦10,000 (Ten Thousand Naira) for Commercial land.
 - ⇔ Form must be dated and signed.
 - ⇔ 2 (two) passport photographs (5 x 5) with white background.
- Letter of authority by the applicant and means of identification (where application is being processed on behalf of applicant).
- Land information Certificate obtainable from office of the State Surveyor-General.
- Photocopy of purchase receipt with evidence of Stamp Duty.
- Current Tax Clearance or Electronic Tax Clearance Certificate.
- Sketch map of site location.
- 2 (two) of computer print of survey plan.
- Photograph of the subject site showing date.

Bi. Processing Steps for State Regularization C of O

- Check land information and reject application if the land is committed **within 24 hours.**
- Send notification to applicants **5 working days** prior to site inspection.
- Carry out site inspection with applicant **within 24 hours.**
- Prepare and forward report of site inspection **5 working days.**
- Chart Application on Relevant Development Plan **within 4 working days.**

- Verify inspection report by Town Planning Unit and send for assessment if found suitable for further processing **within 5 working days**.
- Issue Demand Notice to applicant within 24 hours.
- Issue formal letter of Regularization to applicant upon confirmation of payment within **2 working days**.
- Prepare and forward Certificate of Occupancy to appropriate quarters for endorsement within **7 working days**.

Regularization process takes 60 working days from receipt of application.

Bii. Payment Codes

State Regularization Payment Code	Revenue Code
Conversion Fee	12020407
Charting Fee for C of O	12020410
Survey Deposit/Lodgment	12020416
Stamp Duty Fees	12010317
Registration fees	12020466
Annual Ground Rent	12020417
GIS Fee	12020426
Admin Charges	025300100100/12020428

NB: The Scale of Charges herein are subject to yearly review without notice.

C. Requirements for Processing of Deemed Grant (Private Land C of O)

- Two copies of Deed of Assignment.
- Two copies of survey plan.
- Land Information Certificate with attached survey plan and receipt.
- Application form ₦10, 000 obtainable from Land Bureau, Finance & Account Directorate (duly completed).
- Proof of payment of ₦10, 000 Development Levy.
- Three passport photographs 5cm by 5cm white background.
- Map location of site.
- Tax Clearance.
- Picture of site.

Ci. Processing Steps for Deemed Grant (Private Land C of O)

- Applicants submit all requirements to Legal Unit for acknowledgement and vetting. If documents are okay, processing starts (opening and

distribution of files) and if not, applicant is notified through text message, phone call or e-mail **within 2 working days**.

- Issue acknowledgement slip to the applicant - **24 hours**.
- Assessment issued to applicant for payment – **2 working days**.
- Send application for payment confirmation **within 24 hours**.
- Send application to Land Registry for Title Search – **within 2 working days**.
- Publication in a national daily (Newspaper).
- Inspect site with applicant 21 days after publication.
- Generate site inspection report **within 2 working days**.
- File is then forwarded to survey unit for charting – **10 working days**.
- If query free, the file will be forwarded to Executive Secretary **within 24 hours**.
- After Director endorsement, it will be forwarded to ES and to PS (Lands) – **2 working days**.
- PS recommend application for further approvals by the Hon. Commissioner/Attorney General for endorsement of Deeds – **within 28 working days**.
- Send approved application to Kogi Internal Revenue Services (KGIRS) for Stamp Duty – **within 10 working days**.
- Forward approved application for registration in Land Registry- **within 24 hours**.
- Release Registered Deed of Assignment to applicant – **within 5 working days**.

Time allowed = 90 working days.

Cii.

Deemed Grant Payment Codes	Agency Code	Revenue Code
Consent Fee (Approval Fee)	025300100100	12020416
Stamp Duty	22000800100	12010317
Registration Fees	025300100100	12020466
Publication		

Ciii. **Fees/Rate/Charges**

Particulars	Scale of Charges
Deemed Grant Consent Fee	4% of the OMV (Open Market Value)
Stamp Duty	3% of the OMV
Registration Fee	3% of the OMV

D. **Requirements for Governor's Consent to Subsequent Transaction:**

- Duly completed Land Form 1C (sworn to) free of charge.

- Certified True Copy (CTC) of Root of Title.
- Deeds/Instruments of transfer (1No) with chartable survey plan annexed.
- Passport photographs (2nos) individual (Assignee only).
- Certificate of Incorporation/Registration from Company Registered bodies (Assignee only).
- Site photographs with date and time.
- Site location sketch.
- Applicants/Agents means of identification.
- Covering letter with functional telephone line(s) and e-mail address.

Di. Processing steps for Governor's Consent for subsequent Transaction

- Vet application (if okay) process further (if not) return to the applicant – **within 24 hours.**
- Send application to Office of State Surveyor General (OSSG) for status validation (private lands) **7 working days.**
- State Government Schemes (Lease) **3 working days.**
- Asses consent charges and prepare Demand Notice via Central Billing System (CBS) within **4 working days** (if survey report is satisfactory).
- Verify payment of consent charges – **within 24 hours.**
- Send file to delegated Honourable Commissioner for endorsement of Deeds – **within 7 working days.**
- Send file to Kogi State Internal Revenue Services (KGIRS) for Stamp Duty of endorsed Deeds – **within 2 working days.**
- Send letter of completion to applicants – **within 2 working days** of receipt from KGIRS.
- Forward file to Land Registry for Registration – **within 2 working days** of receipt.
- Release document to applicant after registration – **within 24 hours.**

Timeline = 30 working days.

Dii. Fees/Rates/Charges

Particulars	Scale of Charges
Consent Fee (Approval Fee)	4% of the OMV
Valuation Fee	N2,500
Stamp Duty Fee	3% of the Consideration
Registration Fees	3% of the Consideration

7. All documents in (A-D) above must be submitted to the:
- (a) Scheme Officer of the allocated plot.
 - (b) Deemed Grant Processing Unit.

- (c) Land Registry Customer Service.
 - (d) Directorate of Urban and Regional Planning.
8. Applicants whose documents have been cleared will be notified by phone or by e-mail address and vice versa.

Opening Hour

- Office opening/closing time: 8:00am-4.00pm Mondays to Fridays.
- Online services availability: 24 hours daily (when the Land Administration Automation comes into effect).

Enabling/Empowering Laws

- Land Use Act 1978 (i.e Decree No.6 of 1978).
- Gazette on Kogi State.

For further information please visit our website <https://kogistate.gov.ng> or call Customer Service Centre on this number 07005644447, email: info@kogis.com.ng between 8am-4pm Monday-Friday (excluding public holidays) for enquiries and complaints.

Duration

- Online-24 hours (twenty four hours daily) when the land Administration Automation Portal comes into effect.
- Manual-2-4 months.

Opening Hour

- Office opening/closing time: 8.00am-4.00pm Mondays to Fridays.
- Online services availability: 24 hours daily (when the Automation portal comes into effect).


Enabling/Empowering Laws

- Land Use Act 1978 (i.e Decree No.6 of 1978).
- Gazette on Kogi State.

Relevant MDAs

1. Office of the State Surveyor-General
Bureau of Lands and Urban Development,
No. 6 Wallace Street, Opposite Muhammad Buhari Civic Centre,
Lokoja, Kogi State

2. Land Registry,
Bureau of Lands and Urban Development,
No. 6 Wallace Street, Opposite Muhammad Buhari Civic Centre, Lokoja
Kogi State.

Sign.....
Surv. M.o. Salihu
Ag. Surveyor General
KOGI STATE

Signed:

Date...18th Dec, 2023

The Permanent Secretary,
Bureau of Lands and Urban Development,
No. 6 Wallace Street, Opposite Muhammad Buhari Civic Centre,
Lokoja. Kogi State.