



PLAN X UNIVERSITY

# The Land-Buying Checklist

90+ things to verify before you ever make an offer.

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*The exact due diligence behind 1,200+ acres —  
yours to work through before you sign.*

A free field guide from

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LAND • PEOPLE • COMMUNITY

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**A note before you start****Most people don't lose money on land because they paid too much.**

They lose it because they skipped the boring parts — the title, the access, the water, the zoning — and found out after the money was gone.

This checklist is the boring parts. It's the same due diligence I run on every parcel — across six years and more than 1,200 acres — distilled into something you can hold in your hand and work through before you ever sign.

Work it top to bottom. If a box won't check, that isn't automatically a dealbreaker — it's a question to answer before you commit. The deals that go wrong are almost always the ones where someone left a box unchecked and hoped.

— *F.M. Ali, Founder, Plan X University*

Educational use only. This checklist is general education, not legal, financial, tax, or real-estate advice. Laws and requirements vary by state and county. Always confirm specifics with qualified professionals — an attorney, a title company, a surveyor, and your local planning office — before making an offer or closing.

## 01 Before you look — get clear first

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*The most expensive mistakes happen before you ever tour a parcel. Decide what you actually need.*

- Written down your real purpose for the land — homestead, community, income, recreation, or hold
- Set a SMART target: specific acreage, location, budget, and timeline
- Set a maximum all-in budget — purchase + closing + improvements + a reserve
- Decided how you'll pay — cash, a land loan, or seller financing
- Listed your non-negotiables vs. your nice-to-haves
- Identified the land type you need — raw, improved, agricultural, recreational, or a residential lot

## 02 The parcel — identity & basics

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*Confirm you're even looking at the right piece of dirt.*

- Confirmed the exact parcel number (APN) and full legal description
- Verified the acreage on record matches the listing
- Pulled the parcel up on the county GIS / assessor map
- Located it in person, or at minimum on satellite and street view
- Checked the assessed value and the tax history
- Noted days on market and any prior sale prices

## 03 Title & ownership

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*If the title isn't clean, nothing else matters. This is where deals quietly die.*

- Confirmed the seller is the legal owner of record
- Ordered (or budgeted for) a title search / preliminary title report
- Checked the chain of title for gaps or breaks
- Identified any liens — mortgage, tax, mechanic's, or judgment
- Identified every easement on the parcel — utility, access, conservation
- Checked for encroachments onto or off of neighboring land
- Reviewed any deed restrictions or covenants (CC&Rs)
- Confirmed there are no pending legal disputes or probate issues
- Planned to buy owner's title insurance at closing

## 04 Zoning & permitted use

*"I assumed I could build" is the sentence that precedes a lot of regret.*

- Confirmed the current zoning designation with the county or municipality
- Verified your intended use is actually permitted — not just “probably”
- Checked minimum lot size, setbacks, and density rules
- Checked building height, lot coverage, and use restrictions
- Asked about the rezoning or variance process if your use isn't allowed
- Confirmed whether agriculture, rentals, or events are allowed
- Checked for an HOA or POA — and read the CC&Rs and the dues
- Verified there's no moratorium on building permits in the area

## 05 Access — can you legally get there?

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*A parcel you can't legally reach is a parcel you can't use. Landlocked land is a trap.*

- Confirmed legal, recorded access to the parcel — not just a worn path
- Verified the access is deeded, not a permissive handshake
- Identified whether access is by public road or a private easement
- Confirmed who maintains the road and any cost-sharing
- Checked the road is passable year-round for your vehicles and equipment
- Confirmed the parcel is NOT landlocked
- Checked frontage rules for a driveway or curb-cut permit

## 06 Utilities & infrastructure

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*The cheapest land can become the most expensive once you price the hookups.*

- Found the nearest electric service and got a distance and cost estimate
- Confirmed the water source — municipal, shared well, private well, or none
- If a well is needed, checked typical depth, yield, and drilling cost nearby
- Confirmed sewer or septic — and whether the soil will pass a perc test
- Checked natural gas or propane availability
- Confirmed internet and cell options — fiber, cable, fixed wireless, or satellite
- Estimated the full cost to bring utilities to a build site
- Located existing utility easements and where the lines run

## 07 Water rights & water resources

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*In much of the country, the water is a separate question from the land. Ask it.*

- Confirmed whether water rights convey with the land (critical in Western states)
- Checked surface water — creeks, ponds — and who holds rights to it
- Verified well permits and any pumping limits
- Checked the parcel against FEMA flood zones and floodplain maps
- Looked for drainage problems, standing water, or seasonal flooding
- Checked for wetlands, which can sharply limit where you build

## 08 Mineral, timber & air rights

*You can own the surface and still not own what's under it — or above it.*

- Confirmed whether mineral rights convey or have been severed
- Checked for active or leased oil, gas, or mining rights
- Confirmed timber rights and any existing timber contracts
- Checked for solar, wind, or air-rights agreements
- Asked whether anyone holds the right to enter and extract resources

## 09 Survey & boundaries

*Fences lie. Listings round up. A survey tells the truth.*

- Reviewed an existing survey, or budgeted for a new one
- Walked the boundaries and found the corner markers or pins
- Confirmed the staked acreage matches the deed
- Checked for boundary disputes with neighbors
- Identified encroachments — fences, structures, or drives crossing the line
- Confirmed easements are correctly located on the survey

## 10 Soil, topography & land conditions

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*Usable acreage is the only acreage that counts. Steep, wet, or rocky land can't all be built.*

- Checked soil type and suitability for building, farming, or septic
- Ordered or planned a perc test if you'll install a septic system
- Reviewed the topography — slope, grade, and buildable area
- Identified drainage patterns and erosion risk
- Checked for rock, ledge, or fill that drives up build costs
- Estimated usable vs. unusable acreage
- Considered sun exposure, prevailing wind, and orientation

## 11 Environmental & hazards

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*Some problems you can't see, and some you can't undo. Check before, not after.*

- Checked for contamination history — former station, dump, or ag chemicals
- Considered a Phase I Environmental Site Assessment for higher-risk parcels
- Checked for protected species or habitat restrictions
- Checked for conservation easements that limit development
- Checked wildfire, flood, and natural-hazard risk for the area
- Looked for underground tanks, old wells, or buried debris

## 12 Neighbors, surroundings & the future

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*You're not just buying a parcel — you're buying everything around it, and what it'll become.*

- Visited at different times of day, ideally in different seasons
- Identified neighboring land uses — industrial, agricultural, residential
- Checked for planned development, highways, or zoning changes nearby
- Noted noise, smells, traffic, and light
- Checked cell signal and emergency-services response times
- Talked to neighbors about the area and the parcel's history

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## 13 Taxes, costs & carrying

*Owning land has a bill every year, whether you build or not. Know it going in.*

- Confirmed the current annual property taxes
- Checked for back taxes or unpaid assessments owed
- Checked for special assessments — roads, sewer districts, improvement bonds
- Asked about ag or forestry tax exemptions and whether they transfer
- Estimated yearly carrying cost — taxes, insurance, maintenance
- Budgeted closing costs — title, escrow, recording, transfer tax

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## 14 Financing & the offer

*Get your money and your protections in order before you put a number on paper.*

- Chose your financing path — cash, land loan, or seller financing
- Got pre-approved, or confirmed funds are available
- Pulled comparable sales to support your offer price
- Built in contingencies — financing, survey, title, and a due-diligence period
- Set a due-diligence window long enough to verify this entire list
- Put every promise and representation in writing

## **15 Closing — don't drop the ball at the end**

*Deals fall apart at the finish line more often than you'd think. Finish clean.*

- Confirmed clear title, or resolved the exceptions, before closing
- Purchased owner's title insurance
- Used escrow, a closing attorney, or a title company
- Did a final walkthrough to confirm condition and boundaries
- Confirmed the deed type — warranty vs. quitclaim
- Verified the deed was recorded with the county after closing
- Kept copies of every signed document

## **16 Buying at auction, tax sale, or foreclosure**

*These can be the best deals or the worst. The difference is the homework you do first.*

- Read the terms — starting bid, buyer's premium, deposit, soft close

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- Understood “as-is, where-is” — usually no inspection, no contingencies

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- Researched the lot independently — county records, GIS, a drive-by

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- Confirmed what you're buying — a deed, a tax lien, or redemption rights

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- Checked for existing liens that survive the sale

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- Set a hard maximum bid — and committed to not exceeding it

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- Confirmed payment terms and deadlines before bidding

**The deal-killers****If you see one of these, slow down.**

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Any single one of these is reason enough to walk away — or to not move another inch until it's fully answered. Most land that ruins someone had at least one of these flying before they signed.

- No legal, recorded access — or the parcel is landlocked.

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- Title can't be cleared, or the chain of title is clouded.

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- Your intended use isn't permitted, and rezoning is unlikely.

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- No viable water or septic — or utility costs that dwarf the land price.

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- It sits in a floodplain or wetland that blocks your build.

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- The seller won't allow a due-diligence period, or won't put things in writing.

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- Anyone pressuring you to “buy now” or skip professional review.

**You've got the checklist. Now the rest.**

## **This is step one of a much bigger journey.**

Finding and buying land is the first move. Planning a real community, developing it, and launching it — that's what we teach, live, every month at Plan X University.

In one year you learn the whole path — and you finish with your own community designed, planned, and ready, plus land of your own and a Community Builder Certificate.

**Build a world of your own — starting with your own community.**

Three ways to start, from \$199/mo · Cohort 1 begins August 2, 2026  
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