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-::MASTER TITLE CLEARANCE CERTIFICATE::-

U.M.DHOLAKIA

ADVOCATE

B.COM, L.L.B, D.L.P, D.T.P.

**OFFICE: PLOT NO.441/2,SECTOR NO.8/B,GANDHINAGAR.
MOBILE NO:9376110419**

Annexure-B

MASTER TITLE CLEARANCE CERTIFICATE

To,
THE BRANCH MANAGER,,
STATE BANK OF INDIA,,
GIDC BRACH,
GANDHINAGAR-GUJARAT.

Date:09/10/2012

Dear Sir,

Re: **Master Title Clearance Certificate for-
SHRI.KANTIBHAI GANDABHAI PATEL&OTHERS.
WITH THE DEVELOPMENT RIGHTS OF SITARAM
DEVELOPERS,A PARTNER SHIP FIRM.**

Property: The scheme known as "SPRING VALLEY
ENCLAVE" being constructed on the N.A.
Lands bearing Block No 343, Final Plot No.19
admeasuring 2630 Sq.Mtrs of Town Planning
Scheme No.14 situated at MOUJE:KOLWADA
,TALUKA:GANDHINAGAR-in The Registration
Sub District and District of GANDHINAGAR-
GUJARAT

Pursuant to your instructions, we hereby submit title in your Bank's
prescribed format as follows:-



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1. Name of the Branch/BU seeking opinion : GIDC BRANCH
GANDHINAGAR.
2. Reference No. and date of the letter under :
the cover of which the documents : Date :
tendered for scrutiny are forwarded.
3. Name of the unit/concern/company/ : SHRI.KANTIBHAI
GANDABHAI
PATEL&OTHERS.

Person offering the
Property/(ies) as security.

4. Constitution of the unit/concern/person/
body/authority offering : Individual.
the property for creation of charge.
5. State as to under what capacity is security : Purchaser will be
offered (whether as joint applicant or : Borrowers.
borrower or as guarantor, etc.)

6a) Particulars of the documents scrutinized-serially and chronologically.

1. Copies of Village Form No.7+12 and 6.
2. Copy of Registered Sale Deed No.11299 dated 26/06/2008 executed by Naruka Chanduji Arjanji Self Karta of H.U.F & Manager in favour of Shri.Jaydeepbhai Bharatbhai through Sub Registrar,Gandhinagar for the said Land admeasuring 2630 Sq.Mtrs Survey No.343.
3. Copy of Registered Sale Deed No.541 dated 13/01/2011 executed by Shri.Jaydeepbhai Bharatbhai in favour of Shri.Chandubhai Joitaram Patel & Others through Sub Registrar, Gandhinagar for the said Land admeasuring 2630 Sq.Mtrs Survey No.343.



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4. Certified True Copy of Registered Sale Deed No.9363 dated 06/08/2011 executed by Naruka Chanduji Arjanji in favour of Shri.Chandubhai Joitaram Patel & Others through Sub Registrar,Gandhinagar for the said Land admeasuring 0-00-86 @ 86.00 Sq.Mtrs for Survey No.343.
5. Copy of Partnership Deed of Sitaram Developers dated 4/10/2011.
6. Copy of N.A.Permission No.CB/LAND/N.A./S.R.62/11/VASHI/ 22501 TO 22516/2011 dated 08/12/2011 issued by The Collector, Gandhinagar.
7. Copy of Development Permission No.PRM/Kolwada/545/8/11861/12 Dated 23/5/2011 issued by The Junior Town Planner,Gandhinagar Urban Development Authority,Gandhinagar.
8. Copy of Construction Permission dated 28/08/2012 issued by The Talati Cum Mantri,Kolwada Gram Panchayat,T.a. & Dist. Gandhinagar.
9. Copy of Registered Development Agreement No.13118 dated 06/10/2012 executed between Sitaram Developers,a Partnership Firm and and Kantibhai Gandabhai Patel & Others through Sub Registrar,Gandhinagar.
10. Copy of Registered Power Of Attorney No.13129 dated 06/10/2012 executed by Kantibha Gandabhai Patel & Others in favour of Dharmendrabhai Manilal Patel through Sub Registrar, Gandhinagar.
11. Copy of Plan.



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b) Nature of documents verified and as to whether: ~~Copies~~ certified & original of documents
they are originals or certified copies or verified as stated above.
registration extracts duly certified:-

Note: Only originals or certified extracts from the registering/land/revenue/other authorities be examined.

7. Complete or full description of the immovable property/(ies)
Offered as security for creation of mortgage whether equitable/
Registered mortgage.

i)	Survey No. & Extent/area including plinth/built up area in case of house property.	N.A. Land bearing BLOCK NO.343, Final Plot No.19 admeasuring 2630 Sq.Mtrs, of Town Planning Scheme No.14.
ii)	Door No. (in case of house property)	The Scheme known as "SPRING VALLEY ENCLAVE".
iii)	Extent/area including plinth/built up area in case of house property.	-----
iv)	Locations like name of the place, village, city, registration, sub district etc.	MOUJE: KOLAWADA TALUKA: GANDHINAGAR Registration District and Sub District of GANDHINAGAR-GUJARAT.
v)	Boundaries:	EAST: SURVEY NO.342, WEST: SURVEY NO.344, NORTH: SURVEY NO.368. SOUTH: Road & SURVEY NO.537.

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8.	Flow of titles tracing out the title of the intended mortgagor and his/its predecessors in interest from the Mother Deed to the Latest Title Deed. And wherever Minor's interest or other clog) On title is involved, for further period, depending on the need for) Clearance of such clog on the Title (Separate sheets may be used)	PLEASE SEE SEPARATE SHEET ATTACHED-
9.	Nature of Title of the intended Mortgage over the property (whether full ownership rights leasehold rights, Occupancy, RIGHT, Possessor Rights or Inam Holder or Govt Grantee/Allottee etc.)	Ownership
10.(a)	Encumbrance, Attachments, and/or claims whether of Government, Central or State or other Local authorities or Third Party claims, Liens etc. and details thereof. If yes, give the details thereof.	NIL
b	The period covered under the Encumbrances Certificate and the name of the person in whose favour the encumbrance is created and if so, satisfaction of charge if any	N.A.



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11.	Details regarding property tax or land revenue or other From the records statutory dues paid/payable as on date and if not paid, what remedy	From the Search we have not found such outstandings.
12.	Details of RTC extract/mutation extracts/Katha extract Pertaining to the property in question.	N.A.
13.	Any bar/restriction for creation of mortgage under any local or : Special enactments, details of proper registration of documents, payment of proper stamp duty etc.	NIL
14.	In case of absence of original title deeds, details of legal and other requirements for creation of a property, valid and enforceable mortgage by deposit of certified extracts duly certified etc. as also any precaution to be taken by the Bank in this regard.	N.A.
15.	The specific persons who are required to create mortgage/to deposit documents creating mortgage.	Proposed purchasers of Units.

Date: 09/10/2012
Place: Gandhinagar



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Annexure C

Checklist for the Guidance of the Advocates verifying the title to the property (ies) offered as security:

1. Nature of title) Ownership.
(Ownership/Leasehold/
Occupancy/Govt. grant/
Allotments etc.)
2. If leasehold, whether) N.A.
a) Lease Deed is duly stamped and registered)
b) Lessee is permitted to mortgage the leasehold right.)
c) duration of the lease/unexpired period of lease,)
d) if, a sub-lease, check the lease deed in favour of) N.A.
lessee as to whether lease deed permits)
sub-leasing and mortgage by Sub-Lessee also.)
3. If Govt. grant/allotment/lease-cum/Sale Agreement, whether,)
a) grant/agreement etc. provides for alienable rights to the)
mortgagor with or without conditions,)
N.A.)
b) the mortgagor is competent to create charge on such)
property.)
4. If occupancy right, whether,)
a) Such right is heritable and transferable. :) YES
b) Mortgage can be created. :) YES
- 5a. Urban land ceiling clearance, whether)
required :) and if so, details thereon. :) The said Act is also
repealed now.)
6. Whether No Objection Certificate under the : -N.A.-
Income Tax Act is require / ob)



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6. Nature of Minor's Interest, if any and if so, whether creation of Mortgage could be possible the modalities/procedure, to be followed and the reasons for coming to such conclusion. NIL
7. If the property is Agricultural land, whether the local laws permit mortgage of Agricultural land and whether there are Any restrictions for enforcing. Thereon. N.A.
8. In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/permission obtained. N.A. Permission was obtained.
9. Whether the property is affected by any local laws (viz. Agricultural Laws weaker Sections, minorities, Land Laws etc.). NO
10. a In case of partition/settlement deeds, whether the original deed is available for deposit. If not the modality/procedure to be followed to create a valid and enforceable mortgage.)-YES,-
- b Whether the mutation has been effected and whether the mortgage is in possession and enjoyment of his Share.)NOT YET.
- c Whether the partition made is valid in law and the mortgagor has acquired a mortgage title thereon)-NA.



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11. a In case of partnership firm, whether the property)
belongs to the firm and the deed is property) -NA.
- b Whether the person (s) creating mortgage has/have)
authority to create mortgage for and on behalf of) -NA.
the firm.)
registered)
12. a Whether the property belongs to a Limited : -N.A.
Company, check the Borrowing powers, :
BOD resolution, Authorisation to create :
mortgage/execution of documents, :
Registration of any prior :
charges with the Company Registrar, :
Articles of Association/ :
Provision for common seal etc.. :
b In case of Societies, Association, the required : -N.A.
authority/power to borrow and whether :
the mortgage can be :
created, and the requisite resolution, bye-laws. :
13. Whether mortgage is being created by a)
POA holder, check genuineness of the)
Power of Attorney and the) N.A.
extent of the powers given therein and)
whether the same is properly executed/)
stamped/authenticated in terms)
of the Law of the place, where it is executed.)
14. If the property is a flat/apartment or) Flats &
residential/ commercial complex, check) Commercial
commercial complex, check.) Complex
a Promoter's / Land Owner's title to the land/building)
b Development Agreement/Power of Attorney)
c Extent of authority of the Developer / builder)
d Independent title verification of the land and/or)



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- e. building in question.)
f. Agreement for Sale (duly registered)) N.A.
g. Payment of proper Stamp Duty) N.A.
h. Conveyance in favour of Society)
(Condominium concerned)
i. Occupancy Certificate/ Building Use
allotment letter/letter of possession.: Permission will
be obtained after
Completion of
Construction of the
Whole scheme.
- j. Membership details in the Society etc.)
k. Share Certificates.)
l. No Objection Letter from the Society.)
m. All legal requirements under the local/)
Municipal laws)
regarding ownership of flats/Apartments/building)
Regulations, Development Control Regulations,)
Co-Operative Societies' Laws etc.,)
15. Where the property is a joint family property,)
mortgage is created for family benefit/legal) -NO.
necessity,)
whether the Major Coparceners have no objection)
(inexecution, minor's share if any, rights of female)
members etc.)
16. Pending Litigations/Court attachments/injunction/stay) NIL
orders/acquisition by the Govt & local authorities etc.that)
17. Any other details required for the purpose. : Nil



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Annexure - D

CERTIFICATE OF TITLE.

We have examined the Original Title Deeds intended to be deposited relating to the schedule property(ies) and offered as security by way of *Registered/Equitable/English Mortgage and that the documents of title referred to in the Opinion are valid evidence of Right, title and interest and that if the said Registered Equitable Mortgage is created, it will satisfy the requirement of creation of Registered/Equitable Mortgage and I further certify that:

(* the kind of mortgage. **EQUITABLE MORTGAGE**

I. We have examined the Documents in detail, taking into account all the Guidelines in the check list vide Annexure C and the other relevant factors.

I.A. We confirm having made a search in the Land/Revenue records. We do not find anything adverse which would prevent the Title Holders from creating a valid Mortgage. We are liable / responsible. if any loss is caused to the Bank due to negligence of our part or by our agent in making search.

I.B. Following security of Land Records/ Revenue Records and relative Title Deeds, we hereby certify the genuineness of the Title Deeds. Suspicious / Doubt, if any, has been clarified by making necessary enquiries.

NIL



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- 2.A. There are no prior Mortgage/Charges/encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from 1978 to 2007 pertaining to the Immovable Property/(ies), covered by above said Title Deeds. The property is free from all encumbrances. Search Receipt No. 2012048027772 dated:09/10/2012.
- 2.B. In case of second/subsequent charge in favour of the Bank, there are no other mortgages/charges other than already stated in the Loan documents and agreed to by the Mortgagor and the Bank (Delete, whichever is inapplicable).
3. Minor(s) and his/their interest in the property/ (ies) is to the extent of _____ (specify the share of the Minor with Name). (Strike out if not applicable). NIL
4. The Mortgage if created, will be available to the Bank for the Liability of the Intending Borrower viz.SITARAM DEVELOPERS A PARTNERSHIP FIRM.
5. We certify that CHANDUBHAI SITARAM PATEL & OTHERS has an absolute, clear and marketable title over the Schedule property/ (ies). We further certify that the above title deeds are genuine and a valid mortgage can be created and the said Mortgage would be enforceable.



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In case of creation of Mortgage by Deposit of title deeds, we certify that the deposit of following title deeds/documents would create a valid and enforceable mortgage.

1. Copies of Village Form No.7(12) and b.

2. Copy of Registered Sale Deed No.11299 dated 26/06/2008 executed by Naruka Chanduji Arjanji Self Karta of H.U.F & Manager in favour of Shri.Jaydeepbhai Bharathbhai through Sub Registrar, Gandhinagar for the said Land admeasuring 2630 sq.Mtrs Survey No.343.

3. Copy of Registered Sale Deed No.541 dated 13/01/2011 executed by Shri.Jaydeepbhai Bharathbhai in favour of Shri.Chandubhai Joitaram Patel & Others through Sub Registrar, Gandhinagar for the said Land admeasuring 2630 Sq.Mtrs Survey No.343.

4. Certified True Copy of Registered Sale Deed No.9363 dated 06/08/2011 executed by Naruka Chanduji Arjanji in favour of Shri.Chandubhai Joitaram Patel & Others through Sub Registrar, Gandhinagar for the said Land admeasuring 0-00-86 @ 86.00 Sq.Mtrs for Survey No.343.



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5. Copy of Partnership Deed of Sitaran Developers dated 4/10/2011.

6. Copy of N.A. Permission No.UB/LAND N.A./S.R.62/11/VASHI/22501 FRI 22516/2011 dated 03/12/2011 issued by The Collector, Gandhinagar.

7. Copy of Development Permission No.PRM/Kolwada/545/8/11861/12 Dated 23/5/2011 issued by The Junior Town Planner,Gandhinagar Urban Development Authority,Gandhinagar.

8. Copy of Construction Permission dated 28/08/2012 issued by The Talati Cum Mantri,Kolwada Gram Panchayat,T.a. & Dist. Gandhinagar.

9. Copy of Registered Development Agreement No.13118 dated 06/10/2012 executed between Sitaran Developers a Partnership firm and Kantibhai Gandabhai Patel & Others through Sub Registrar,Gandhinagar.

10. Copy of Registered Power Of Attorney No.13129 dated. 06/10/2012 executed by Kantibhai Gandabhai Patel & Others in favour of Dharmendrabhai Manilal Patel through Sub Registrar, Gandhinagar.

11. Copy of Plan.

Following documents to be collected at the time of disbursement:-

1. Proposed Original Registered Agreement to Sell for respective Unit to be in favour of Purchaser.
2. Proposed Original Registered Sale Deed for respective unit and Registration Fee payment Receipt and Index-II to be issued by The Sub Registrar,Gandhinagar to be collected from each borrower.



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*** IMPORTANT NOTE:**

We suggest to obtain "NO ENCUMBRANCE CERTIFICATE" for finance to be made to each borrower for Transitional Period after the date of issue of this Master Title Clearance Certificate to safeguard interest of your Bank.

SCHEDULE OF THE PROPERTY

All that piece and parcel of the Non Agricultural land situated at ~~MOHARJI WADI ALI~~ GANDHINAGAR in the Registrar the District and ~~Sub-Division~~ of GANDHINAGAR GUJARAT bearing the "SPRING VALLEY ENCLAVE" being constructed on the N.A.Lands bearing Survey Nos.343, Final Plot No.19 admeasuring 2630.00 Sq.Mtrs, of Town Planning Scheme No.14 and Bounded as follows:

EAST : SURVEY NO.342.
WEST : SURVEY NO.344.
NORTH : BLOCK NO.368.
SOUTH : ROAD & SURVEY NO.537.

Place: Gandhinagar
Date: 09/10/2012



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SEPARATE SHEET OF ANNEXURE - B
(TITLE HISTORY)

1. That the Agricultural land bearing BLOCK/SURVEY NO.343 admeasuring 0-48-76 H-ARE situated at MOUJE: Kolwada , TALUKA:GANDHINAGAR in The Registration Sub District and District of GANDHINAGAR-GUJARAT originally belonged to Separation of Brother and Name of Thakerada Jinaji Gajuji thereafter he expired and name was entered THAKAREDA KANAH BHADIRANCHHODDBHAI MADHAVDAS in the year 1956 as shown in Mutation Entry No.157.
2. Thereafter, as per Separation of Bombay Government and for said area order passed by Collector Mehsana vid No.LND.C.O.N/55 Dt.28/12/1955 Consolidation of land .As per Revenue Entry No.C.O.N/ 3355 Dt.9/12/1955 in Gazzate for 2 Acaire-0Guntha, And Name of Arjan Sardarji was entered as owners of the said land in the revenue record as stated in Mutation Entry No.2177.
3. Thereafter, Shri District Inspector Record Land Record,Ahmedabad issued order vide No.R.J.P.S.R.38/74-75 Dt.29/12/1975 and Mamlatdar Gandhinagar issued Order vide No.R.E.B/VASHG/2993 dt.16/12/1975 as stated in Mutation Entry No.7752 dated.08/11/1983 which was certified.



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4. Thereafter, Recovery of land as order issued by above authority for Road of the said land as stated in Mutation Entry No.7752 dated.08/11/1983 which was certified.
5. Thereafter, Arjanji Sardarji Expired on 22/12/1980 as per Pathi Nama Name of Naraka Chanduji Arjaji was entered of his legal heirs as a owners of the said land as stated in Mutation Entry No.8287 dated 22/10/1988 which was certified which was certified.
6. Thereafter, Punjabhai Revandas Expired on 25/12/1987 as per Pethi Nama and Succession Certificate name of Kantaben Widow of Punja and minor Shripaben Punjabhai entered in the Record as stated in Mutation Entry No.11635 dated 17/05-1988 which was certified.
7. Thereafter, as per the said land was pram isation and change in the mistake in 7+12 Revenue Record as stated in Entry No.11635 dt.10/07/2008 which was certified.



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8. Thereafter, Owner of the land Naruka Chanduji Arjanji sold and executed Sale Deed of the said land to Jaydeepbhai Bharatbhai through Sub Registrar, Gandhinagar vide No.11299 dt.26/6/2008 as stated in Mutation Entry No.3348 dated 12/4/2008 which was certified.
9. Thereafter, Owner of the land Jaydeepbhai Bharatbhai sold and executed Sale Deed of the said land admeasuring 0-26-30 to (1)Dineshbhai Manilal Patel(2)Chandubhai Joitaram Patel (3) Kantibhai Gandhalal Patel (4) Arvindbhai Vasudevbbhai Patel (5)Rajeshbhai Mangalbhai Patel(6)Rakeshbhai Laxmanbhai Patel (7)Dharmendra Manilal Patel(8) Manilal Punjiram Patel (9)Prabirbhai Kantibhai Patel through Sub Registrar, Gandhinagar vide No.741 dt.13/1/2011 as stated in Mutation Entry No.12824 dated 13/1/2011 which was certified.
10. Thereafter, Said recovered by M.D.L.L.R Shri, Gandhinagar Total admeasuring 0-48-76 H.ARE and Recovered Land for Road 0-21-70 as stated in Mutation Entry No.13038 dated 07/05/2011 which was certified.
11. Thereafter, Owner of the land Naruka Chanduji Arjanji sold and executed Sale Deed of the said land admeasuring 0.0089 H. ARE.Sq.Mtrs to (1)Dineshbhai Manilal Patel(2)Chandubhai Joitaram Patel(3)Kantibhai Gandhalal Patel (4) Arvindbhai Vasudevbbhai Patel(5)Rajeshbhai Mangalbhai Patel(6)Rakeshbhai Laxman



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bhai Patel(7) Dharmendra Manilal Patel(8) Manilal Punjiram Patel(9) Prahladbhai Kantibhai Patel through Sub Registrar Gandhinagar vide No.9363 dt.06/08/2011 as stated in Mutation Entry No.13224 dated 06/08/2011 which was certified.

12. Thereafter, Chandubhai Joitaram Patel & Others executed Deed of Partnership Firm Known as M/s. Sitaram Developers a Partnership Firm.
13. Thereafter, the said land of admeasuring 3820 Sq.Mtrs was converted into Non Agricultural Use for Residential and Commercial Purpose by The Collector Gandhinagar vide his Order No.CH/NDN/VS/R-02/17/VSHE/22504 TO 22516/2011 dated 08/11/2011 as stated in Mutation Entry No.13382 dated 14/12/2011.
14. Thereafter, (1) Kantibhai Gandhalal Patel (2) Arvindbhai Vasudevbbhai Patel (3) Rajeshbbhai Mangalbhai Patel (4) Rakeshbhai Laxmanbbhai Patel (5) Dineshbhai Manilal Patel (6) Dharmendra Manilal Patel (7) Manilal Punjiram Patel (8) Prahladbhai Kantibhai Patel (9) CHANDUBHAI JOITARAM PATEL execute Development Agreement in favour of SITARAM DEVELOPERS A PARTNERSHIP FIRM THROUGH ITS ADMINISTRATOR & PARTNER SHRI CHANDUBHAI JOITARAM PATEL THROUGH SUB-REGISTRAR, GANDHINAGAR VIDE No.13118 dt.5/10/2012.
15. Thereafter, (1) Kantibhai Gandhalal Patel (2) Arvindbhai Vasudevbbhai Patel (3) Rajeshbbhai Mangalbhai Patel (4) Rakeshbhai Laxmanbbhai Patel (5) Dineshbhai Manilal Patel (6) Dharmendra Manilal Patel (7) Manilal Punjiram Patel (8) Prahladbhai



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Kantibhai Patel/9: CHANDUBHAI SITARAM PATEL execute Power of Attorney in favour of Dharmendrabhai Manilal Patel through Sub Registrar, Gandhinagar vide No.13129 dt.06/10/2012.

16. Thereafter, Development Permission is obtained from The Junior Town Planner, Gandhinagar Urban Development Authority, Gandhinagar vide his letter No. PRM/KOLWADA/545/8/11/861/12.
17. At Present, Dharmendrabhai Manilal Patel is the owner of the said land.
18. Final Sale Deed is must to be signed by Dharmendrabhai Manilal Patel and all partners of SITARAM DEVELOPERS, A PARTNERSHIP FIRM and/or Power of Attorney Holder of the partners.
19. Earlier, published a Public Notices by Advocate Shri. Dilipsinh C. Gohil in local daily of "SANDESH" ON 16/09/2012 inviting objections (if ANY) from the interested persons (if any) against the issuance of this Title Clearance Certificate.
20. From the available records of search of The Sub Registrar, Gandhinagar, we have not found any charge or encumbrance existing on the said property. We may mention that some pages of Index-I register are torn.



U.M.DHOLAKIA

ADVOCATE

B.COM, L.L.B, D.L.P, D.T.P.

OFFICE: PLOT NO.441/2,SECTOR NO.8/B,GANDHINAGAR.
MOBILE NO:9376110419

(12/11)

IMPORTANT NOTE:

We suggest to obtain "NO ENCUMBRANCE CERTIFICATE" for finance to be made to each borrower for Transitional Period after the date of issue of this Master Title Clearance Certificate to safeguard interest of your Bank.

In view of what is stated above, we hereby certify that titles to the said property now particularly described in the SCHEDULE are clear and marketable and free from all encumbrances and the same are belonging to Dharmendrabhai Manilal Patel and all the Partners, With the Development rights of SITARAM DEVELOPERS, A PARTNERSHIP FIRM.

Purchaser can create valid Equitable Mortgage in favour of your Bank AFTER OBTAINING REGISTERED SALE DEED IN HIS/HER/THEIR FAVOUR and on the deposit of title listed in ANNEXURE D above.

PLACE: GANDHINAGAR

DATE: 09/10/2012.



U.M. Dholakia
U.M.DHOLAKIA
ADVOCATE.