

SANDIP N. PATEL

(Advocate)

F-101, Nilkanth Square, Near Abhilasha Society,
Opp. Jilla Seva sadan, Anand-Sojitra Road,
At. & Po. Anand Ta & Dist. Anand.
Enrolment No. G/238/1997

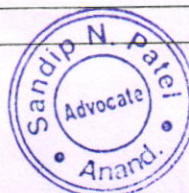
TITLE CLEARANCE CERTIFICATE

TO WHOM SOEVER IT MAY CONCERN

Dear Sir,

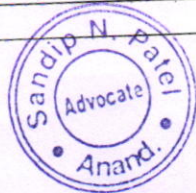
In Reference to your letter No. dated - requesting me to furnish Non Encumbrances and certify and submit the Title cum Legal Opinion Report about the clear and marketable Title to the property to be mortgaged for securing the credit facility granted/ proposed to be granted over property to/of :- JYOTSNABEN KIRITBHAI PATEL

1	Description & Area of property proposed to be mortgaged. Specific number & address of property along with boundaries & measurements.								
➤	The Land situated at- Di.- Anand, Ta. - Anand, At- Anand, city Survey No.- 2636 which is involved in T. P. Scheme No. 2, F.P. No.476 Non Agricultural Land, admeasuring 909.49 Sq. Mtrs owned and possessed by JYOTSNABEN KIRITBHAI PATEL city Survey No.- 2636 which is involved in T. P. Scheme No. 2, F.P. No.476 admeasuring 909.49 Sq. Mtrs <u>is bounded as under :-</u> <table><tr><td>East</td><td>18 Mtrs Aproch T.P. Road.</td></tr><tr><td>West</td><td>F. P. No.476 Paikkki 506 Sq. Mtrs Open land.</td></tr><tr><td>North</td><td>6.00 mtr Aproch Road.</td></tr><tr><td>South</td><td>F. P. No.478. And 477 Open land</td></tr></table>	East	18 Mtrs Aproch T.P. Road.	West	F. P. No.476 Paikkki 506 Sq. Mtrs Open land.	North	6.00 mtr Aproch Road.	South	F. P. No.478. And 477 Open land
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North	6.00 mtr Aproch Road.								
South	F. P. No.478. And 477 Open land								
2	Nature of property (whether agricultural, non-agricultural, commercial, residential or industrial) If Non agriculture the reference and date of conversion order from the competent authority should also be mentioned.								
➤	That the above said property is Non Agrisulture land it is N. A. For storage to sand and greet. Which entry pertaining to N. A. Is muted in city survey record.								
3	Name of Mortgager & his status in the A/c (Whether individual, Sole Proprietor, Partner, Director, Karta, and Trustee. In case the Mortgagor is Partner/ Director / Trustee who is Mortgaging the property on behalf of Partnership / Company/ Trust whether he/she has authority. Copy the Resolution/Memorandum & Article of Association / Trust deed etc Whether examined & Verified.								
➤	Jyotnaben kiritbhai patel is a sole owner of the above said property.								



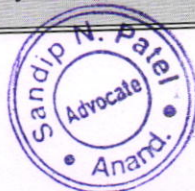
[Handwritten signature]

4	Whether the minor, Lunatic or undercharged insolvent is involved. Confirm that the mortgagor has sufficient title and capacity to contract. Precautionary steps to be taken.
➤	There is no minor, Lunatic or undercharged insolvent is involved in the above said property and Jyotsnaben Kiritbhai Patel has sufficient title and she is having capacity to contract.
5	Whether the property is freehold or leasehold. If leasehold then period of lease, and if freehold whether urban land ceiling act applies and permission to be obtained.
➤	The above said property is freehold property.
6	Source of Property i.e. Self acquired or Ancestral. If Ancestral then mode of succession and whether original will/ probate is available
➤	That the above said property is self acquired property. That the above said property is purchased by Jyotsnaben Kiritbhai Patel from the Jayendrakumar Ambalal Patel through his P.O.Holder on 03/02/2006 with the registered conveyance deed no.856/2006 admeasuring 201.49 Sq. Mtrs and one another sale deed is registered date : 04/02/2006 with the registered conveyance deed no.666/2006 admeasuring 708.00 Sq. Mtrs therefore both sale deed Jyotsnaben Kiritbhai Patel became the owner of the above said property. Therefore the above said property is Self acquired property.
7	Whether Mortgagor is co-owner/joint owner and/ or any Partition of the property is made between the members of family through partition deed. If yes whether original partition deed is available or it is only a family settlement.
➤	That the Mortgagor Jyotsnaben Kiritbhai Patel is a sole owner of the above said property and <u>she hasn't done any kind of partition</u> of the above said property with anybody.
8	Whether the Mortgagor is in exclusive possession of property or it is leased/rented out to the third party.
➤	That the Mortgagor- Jyotsnaben Kiritbhai Patel is in exclusive possession of the above said property.
9	Whether the property mutated in Municipal/revenue records and Mortgagors name is reflecting and if not, reasons thereof
➤	That the above said property's entry has been made in city survey record with the mutation entry No.553/2006 date : 07/02/2006 and 563/2006, dated : 07/02/2006.
10	Whether any Bar/restriction for creation of mortgage is imposed under Central/State / Local laws. If yes, then specify whose consent or permission would be required for creation of mortgage.
➤	There is no any Bar/ Restriction for creation of mortgage on the above said property by any Central / State / Local laws.
11	Whether all original title deeds including antecedent title deeds and other relevant documents are available with bank. Please give detail list.
➤	1. Certified copy of city Survey No.2636 T.P.2 F.P No.476 2. Photocopy of convenience deed no. 563/2006, convenience deed no.666/2006
12	Whether the advocate has personally visited the Sub Registrar/Revenue / Municipal office and examined the record.
➤	Yes, I Sandip N. Patel (Advocate) has personally visited the Anand Sub- Registrar Office and Anand Revenue Office and examined the record.
13	Whether the search is being made for the period of 30 years. If no, reasons thereof.
➤	Yes, I have carried out the search for last 30 years and I have submitted the original search receipt with search report issued by the Anand Sub- Registrar Office, along with this



Patel

	report.																		
14	Details of documents examined / scrutinized (This should be in chronological order with serial numbers, type/nature of documents, date of execution, parties, date of registration details including the details of revenue / society records)																		
➤	Documents scrutinized. 30 years History <table><tr><th>Sr. No.</th><th>Date</th><th>Documents</th></tr><tr><td>1</td><td>01/01/1977</td><td>Originally the above said property is owned and possessed by Gangaben Natvarbhai bin Chaturbhai patel</td></tr><tr><td>2</td><td>19/02/2005</td><td>As per the mutation entry No.201, made on 19/02/2005, Dhirajben Natvarlal patel and kalpeshkumar Natvarlal patel enter BOTH NAME AS A OWNER IN CITY SURVEY RECORD OF 1415.49 SQ.MTR DATE :19/02/2005</td></tr><tr><td>3</td><td>25/01/2006</td><td>Then after, kalpesh Natvarlal patel has executed the Registered Sale Deed in favour of J.K.security pvt. about 708 Sq.mtr this sale deed registrar before the Sub Registrar Aannd on 14/07/2004 and its registration no. 3659/2004. As per Sale Deed Entry, It is recorded in city survey record of rights with the mutation entry no.521 date : 25/01/2006 which is certified.</td></tr><tr><td>4</td><td>20/08/2018</td><td>Then after,first sale deed Jayendrabhai Ambalal PATEL P.O of Dhirajben Natvarlal PATEL has executed the Registered Sale Deed in favour of Jyotsnaben kiritbhai patel this sale deed registrar before the Sub Registrar Aannd on 03/02/2006 and its registration no. 856/2006 and second sale deed was executed sale deed by J.K.security pvt. Director of Dikul Patel has executed the Registered Sale Deed in favour of Jyotsnaben kiritbhai patel this sale deed registrar before the Sub Registrar Aannd on 01/02/2006 and its registration no. 666/2006 As per both Sale Deed Jyotsnaben kiritbhai patel is became the owner of the above 909.49Sq.mtr property. It is recorded in city survey record of rights with the mutation entry no.553 and 563 date : 07/02/2006 which is certified.</td></tr><tr><td>5</td><td>24/10/2018</td><td>Then after Jyotsnaben kiritbhai patel File an Aplcation for Non agricultural purpous before Collecotor Anand the N.A.order No.Jaman-1/N.A.65/A-67/S.R./43/2018-19/Vasi/9643 To 9651, Dated : 27/09/2018 was muted in city survey record pertaining to Non Agricultural order for use of Comercial & Residencial N.A. As per N.A. Order It is recorded in city survey record of rights with the mutation entry no.13759 date : 24/10/2018 which is certified.</td></tr></table>	Sr. No.	Date	Documents	1	01/01/1977	Originally the above said property is owned and possessed by Gangaben Natvarbhai bin Chaturbhai patel	2	19/02/2005	As per the mutation entry No.201, made on 19/02/2005, Dhirajben Natvarlal patel and kalpeshkumar Natvarlal patel enter BOTH NAME AS A OWNER IN CITY SURVEY RECORD OF 1415.49 SQ.MTR DATE :19/02/2005	3	25/01/2006	Then after, kalpesh Natvarlal patel has executed the Registered Sale Deed in favour of J.K.security pvt. about 708 Sq.mtr this sale deed registrar before the Sub Registrar Aannd on 14/07/2004 and its registration no. 3659/2004. As per Sale Deed Entry, It is recorded in city survey record of rights with the mutation entry no.521 date : 25/01/2006 which is certified.	4	20/08/2018	Then after,first sale deed Jayendrabhai Ambalal PATEL P.O of Dhirajben Natvarlal PATEL has executed the Registered Sale Deed in favour of Jyotsnaben kiritbhai patel this sale deed registrar before the Sub Registrar Aannd on 03/02/2006 and its registration no. 856/2006 and second sale deed was executed sale deed by J.K.security pvt. Director of Dikul Patel has executed the Registered Sale Deed in favour of Jyotsnaben kiritbhai patel this sale deed registrar before the Sub Registrar Aannd on 01/02/2006 and its registration no. 666/2006 As per both Sale Deed Jyotsnaben kiritbhai patel is became the owner of the above 909.49Sq.mtr property. It is recorded in city survey record of rights with the mutation entry no.553 and 563 date : 07/02/2006 which is certified.	5	24/10/2018	Then after Jyotsnaben kiritbhai patel File an Aplcation for Non agricultural purpous before Collecotor Anand the N.A.order No.Jaman-1/N.A.65/A-67/S.R./43/2018-19/Vasi/9643 To 9651, Dated : 27/09/2018 was muted in city survey record pertaining to Non Agricultural order for use of Comercial & Residencial N.A. As per N.A. Order It is recorded in city survey record of rights with the mutation entry no.13759 date : 24/10/2018 which is certified.
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15	Tracing of title & chain of title in favour of mortgagor/owner starting from the earliest documents available. The nature of documents/Deed conveying the title should be mentioned along with the type of right it creates.																		
➤	As per the mentioned above in Paragraph No.- 03.																		
16	Whether there is any doubt/suspicion about the genuineness of the property(s) to be																		



	mortgaged is examined by him and the same is/are clear and marketable.
➤	There is no doubt/suspicion about genuineness of the above said property. It is clear and marketable property and it is free from any encumbrances.
17	: FINAL CERTIFICATE : I have prepared the above stated report under instruction provided by as per document submitted before me which have been mentioned in above list of Documents. I have taken a detailed searched with regard to the Sub-Registrar- Anand from the dated of 21/07/1990 to 21/07/2020 Vide Receipts No.2020037012147 I hereby certify that I have carefully scrutinized the documents and papers mentioned in List of Documents herein above which establishes the ownership of & Possessory rights of JYOTSNABEN KIRITBHAI PATEL. To the said property lying being and situated on the land bearing - The Land situated at- Di.- Anand, Ta. - Anand, At- Anand, city Survey No.- 2636 which is involved in T. P. Scheme No. 2, F.P. No.476 Non Agricultural Land, admeasuring 909.49 Sq. Non agricultural land as Registration District- Anand, Sub District- Anand, At- Anand. In view of the aforesaid scrutiny of the relevant documents and papers, subject to the aforesaid limitations and requisitions as mentioned hereinabove, I am of the opinion that the Jyotsnaben kiritbhai patel would derive clear, marketable and free from encumbrances title in the said property.

Date : 22/07/2020

Place : Anand



Sandip N. Patel

Advocate

Enrolment No. G/238/1997