Trust in God

37, Navjivan Society,
Station Road,
Mahemdabad-387 130

Phone : 02694 - 244068
Mobile. : 98252 92399

Harshad A. Patel
ADVOCATE & NOTARY

Taral H. Patel
ADVOCATE

26/ 08 /2013

Annexure C-1

CERTIFICATE OF TITLE on the basis of certified copies of the title deeds.

I 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 certified copies of documents of title referred to in the Opinion are valid as secondary evidence of Right, title and Interest and that if the said Registered/ Equitable Mortgage to be created on production of original title deeds will satisfy the requirements of creation of Registered /equitable Mortgage and I further certify that: (*please specify the kind of mortgage)

REGISTERED LEGAL MORTGAGE WITHOUT POSSESSION IS ADVISABLE

2. I have examined the certified copies of Documents in detail, taking into account all the Guidelines in the check list vide Annexure B and the other relevant factors and under take to re-examine the original title deeds as and when produced and.

3 I confirm having made a search in the Land/ Revenue records I also confirm having verified and checked the records of the relevant Government Offices / sub registrar(s) office(s) revenue record , municipal / panchayat office land acquisition office, registrar of companies office, wakf board wherever applicable. I do not find any thing adverse which would prevevt the title holders from creating a valid mortgage. I am liable /responsible, if any loss is caused to the Bank due to negligence on my part or by my agent in making search.

4 Following scrutiny of Land Records/ Revenue Records and relative certified copies of Title Deeds. Certified copies of such title deeds obtained from the concerned registrar office and encumbrance certificate (EC). I hereby certify the genuineness on the basis of the certified copies of the Title Deeds Suspicious Doubt, if any, has been clarified by making necessary enquiries.

There is no doubt

5 There are no prior mortgage / Charge / encumbrances whatsoever as could be seen from the encumbrance certificate for the period from to pertaining to the immovable property covered by above said certified copies title deeds The property appears to be free from all Encumbrances.

There is no charge

6 In case of second/subsequent charge in favor 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)

There is no charge.

7 Minor/(s) and his/her interest in the property is to the extent of (Specify the share of the minor with name (Strike out if not applicable)

8 The Mortgage if created, will be available to the Bank for the liability of the Intending Borrower. /Smt./Mr.

Maganbhai Jethabhai Patel 2 Kishorbhai Premjibhai 3 Kamlaeshbhai Premjibhai

9 I certify that Smt/ **Maganbhai Jethabhai Patel 2 Kishorbhai Premjibhai 3 Kamlaeshbhai Premjibhai** have an absolute, clear and Marketable title over the Schedule property /(ies) I further certify that the above certified copies of title deeds appears to be genuine and a valid mortgage can be created and the basis of the original title deeds and the said Mortgage would be enforceable

H. A. PATEL M'BAD Notary

10. In case of creation of Mortgage by Deposit of title deeds, we certify that the deposit of original title deeds / documents the certified copies of which have been examined would create a valid and enforceable mortgage

Sr. No.	Details of Documents	Date of Documents	Original /Certified Photo Copy /True Copy	Whether original scrutinized by Advocate
1	Certified copy 7/12.of R.S 166 to 170+177+178+179/3+179/2	29/09/2009	Certified	
2	Certified copy of C.S.no. 435.390	30/06/2009	Certified	
3	Certified copy of village form No.8/A Khata no.826		Certified	
4	Certified copy of mutation entries from 1950 to till date	29/09/2009	Certified	
5	Copy of AUDA permission PRM/51/10/2009/615	22/10/2012	Certified	
6	Certified copy of N.A permission from District collector	16/03/2010	Certified	
7	AUDA approved plane	22/10/2012	Original	
8	Original sale deed no.3989	29/10/2004	Original	
9	Original will	11/02/2011	Original	
10	Original develop ment agreement	08/03/2013	Original	

There are no legal impediments for creation of the Mortgage on production of original title deeds the certified copies of which i have examined under any applicable LAW Rules in force.

SCHEDULE OF THE PROPERTY/IES

All these places or parcels of free holds residential non agricultural land bearing C.S.no.390.435 (Old suevey numbers 166 to 170+177+178+179/2+179/3) final plot no.175 adm.19545-00 Sq.Mtr.. situated at Nadej, Ta. Daskoi Dist. Ahmedabad Together with the buildings constructed there on.

Bounded as under

East by ;- Public road and Rail way line there by
West by ;- Public road
North by ;- C.S.no.370 to 389,438 Final plot no.141+142+143+144+145
South by ;- Public road

Date: 26 / 08 /2013
Place: MEHMADABAD
Search Receipt Dated
Receipt No.

H. A. PATEL
M'BAD
Advocate and Notary

Signature of the Advocate
H.A.PATEL
(Advocate & Notary)

NOTARY
Harshad A. Patel
Dist.Kheda
(Mehmedabad)
Regd. No.225 L
GOVT. OF GUJARAT (INDIA)

TRUE COPY
H. A. PATEL
NOTARY
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ADVOCATE

Date: - 26 / 08 / 2013

Annexure –B (Report of investigation of Title in respect of immovable property)

1 a Name of the branch /BU/office seeking opinion

STATE BANK OF INDIA, BAREJA

b Reference No and date of the letter under the cover of which the documents tendered for scrutiny are forwarded.

c Name of borrower **Maganbhai Jethabhai Patel 2 Kishorbhai Premjibhai Patel 3 Kamaleshbhai Premjibhai Patel**

2 a Name of the unit/Concern/Company /person/body/authority offering the property/(ies) as security
Maganbhai Jethabhai Patel 2 Kishorbhai Premjibhai Patel 3 Kamaleshbhai Premjibhai Patel
32-Nirant Park,Nr.Sun n step club,Thaltej ,Ahmaedabad

b Constitution of the uni /concern/person/body/authority offering the property for creation of charge
INDIVIDUAL

c State as to what capacity is security offered (weather as font applicant or borrower or as guarantor etc.)
BORROWER

3 **Complete or full description of the immovable property (ies) offered as security for creation of mortgage weather equitable/ registered mortgage.**

a Survey No./ C.S.No. **Final plot no.175 (C.S.no.390,435)**
b DOOR NO. (IN CASE OF HOUSE PROPERTY)
c Extent/area including plinth/ built-up area in case of house property **19545-00 Sq.Mtr**
d Location like name of the pole, village, city, registration, sub - district etc.Boundries

R.S.no.166 to 170+177+178+179/2+179/3 bearing final plot no.175, C.S.no.390,435 adm.19545-00 sq.Mtr .of village Nadej,Ta.Daskoi,Dist.Ahmedabad
East by ;- Public road and rail way line there by.
West by ;- Public road
North by ;- C.S.no.370 to 389 ,436 final plot no.141+142+143+144+145
South by ;- Public road

4 a **Particulars of the documents scrutinized by-serially and chronologically**
b Nature of documents verified and as to whether they are Original or certified copies or registration extracts duly certified.
Note: Only originals or certified extracts from the original / land revenue / other authorities are examined

PATEL MEMDABAD Advocate and Notary

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9	Original will	11/02/2011	Original	
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5 Whether certified copy of all title documents are obtained from the relevant sub registrar office and compared with the documents made available by the proposed mortgagor ? (Please also enclose all such certified copies and relevant fee receipts along with TIR.

NO

6 a Whether the record of registrar office or revenue authorities relevant to the property in question are available for verification through any online portal or computer system ?

NO

b If such online/computer records are available, whether any verification or cross checking are made and the comments/finding in this regard.

NO

c Whether the genuineness of the stamp paper is possible to be got verified from any online portal and if so whether such verification was made.

NO

7 a Property offered as security falls within the jurisdiction of which sub registrar office ?

Aslali,Maninagar,Ghikanta

b Whether it is possible to have registration of documents in respect of the property in question at more that one of

NO

c Whether search has been made at all the offices at (b) above?

YES

d Whether the searches in the offices of registering authorities or any other record reveal registration of multiple title documents in respect of the property in question ?

NOT APPLICABLE

8. Chain of Title tracing the title from the oldest title deed establishing title of the property in question from the predecessors in title/interest to the current title holder. And wherever Minor's interest or other clog on title is involved search should be made for a further period, depending of the need for clearance of such clog on the title.

(Separates sheets may be used)

Originally Manilal Mohanlal Parikh was the owners of the land bearing R.S.no.166 to 170 +177+178+179/2+179/1.Manilal expired on 28/02/55 so his heirs names are noted in R.R.A mutation entry no.3063 dt.21/05/55 is there to that effect Thus Bai Nani 2 Ramchandra 3 Chandravadan became the owners and occupant of the land.

There after Bai Nani expired so her name is deleted from the record by mutation entry no.4357 dt.23/01/70.Thus Ramchandra and Chandravadan became the absolute owners and occupant of the land.

There after Ramchandra and Chandravadan made partition of their joint property. A mutation entry no.4358 dt.32/01/70 is there to that effect.The said entry is certified by the competent authority.Thus Chandravadan became the absolute owner of subject property.There after he club all the revenue survey numbers by order no.LND/VASI/1607/Dt.9/04/80.
There after Nayankumar got his name entered in to revenue record during life time of Chandravadan by his consent. A mutation entry no.7132 dt.01/11/82 is there to that effect.The said entry is certified by the competent authority. Thus Nayankumar became the co owner of the land.
There after Chandravadan expired on 20/06/90.So his heirs names are noted in R.R.A mutation entry no.7722 dt.11/10/90 is there to that effect.The said entry is certified by the competent authority.Thus Saudaminiben 2 Nayankumar 3 Mintiben became the owners and occupant of the land.
There after Nayankumar expired on 13/03/04.So his heirs names are noted in R.R. A mutation entry no.8639 dt.11/06/2004 is there to that effect.The said entry is certified by the competent authority.Thus Bhargaviben 2 Minor Jayshil 3 Minor Mirajben became the owners and occupant of the land.
There after Saudaminiben 2 Mintiben 3 Bhargaviben by her self and as guardian of Minor Jayshil and Minor Mirajben sold this land by registered sale deed to Maganbhai Jethabhai Patel 2 Premjibhai Jethabhai Patel by registered sale deed no.3989 dt.29/10/04.A mutation entry no.9128 dt.07/01/2009 is there to that effect.The said entry is certified by the competent authority.Thus Maganbhai 2 Premjibhai became the owners and occupant of the land.
City survey scheme is applied to village Nadej.The subject survey numbers are converted in to city survey numbers but scheme is not finalized so Mamlatdar Daskoi ordered to entered this survey numbers in computerized record by his order no.RTS/Nadej/Rectification/SR-335/08 dt.02/05/2008.A mutation entry no.9004 dt.09/05/2008 is there to that effect.
There after Premjibhai expired on 25/08/11 so his heirs names are noted in R.R.A mutation entry no.9560 dt.06/03/2012 is there to that effect.The said entry is certified by the competent authority.Thus Kishorbhai 2 Kamaleshbhai 3 Minor Jay Gopalbhai 4 Minor Dhara Gopalbhai 5 Minor Khushbu Gopalbhai became the co owners and occupant of the land.Premjibhai Jethebhai executed will in favor of Kishorbhai and Kamaleshbhai on 11/02/2011 befor Notary Mr.Tarang R.Dave.Which is registered in his notary registere at Sr. no.153 dt.11/02/2011.As per will Kishorbhai and Kamaleshbhai became the absolute owners of the subject land.A mutation entry no.9693 dt.21/06/2013 is there to that effect.The said entry is certified by the competent authority. thus ultimately Kamalaeshbhai and Kishorbhai and Maganbhai became the absolute owners of the land.
Town planning scheme is applied to village Nadej.Present owners got final plot no.175 adm 19545-00 Sq.Mtr.
There after they obtained non agricultural permission from The District Collector Ahmedabad by order no.CB/Land/NA/SR/146/2010 dt.16/03/2010 is there to that effect.A mutation entry no.9643 dt.02/01/2013 is there to that effect.The said entry is certified by the competent authority.
They also obtained development permission from AUDA by order no.PRM/51/10/2009/615 dt.10/08/2012
B.N.Projects Pvt.Ltd is registered company under The company Act.It's registration number is U-45201-GJ-2009-PTC-058067.Miteshbhai Bharatbhai is one of the dicector of the company.He mnade one develop ment agreement with owners of the land.It is unregistered agreement but it is notarizes
Thus present owner became the owners and occupant of the property

9. Nature of title of the intended mortgager over the property (weather full ownership rights, leasehold rights occupancy/ possessory rights or inam holder of government grantee / allotee etc. OWNERSHIP RIGHTS

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10 **If lease hold,** Weather; *NOT APPLICABLE*
a) lease deed is duly stamped and registered
b) Lessee is permitted to mortgage the leasehold right,
c) Duration of the leased/ unexpired period of lease,
d) if, a sub-lease, check the lease deed in favor of lessee as to weather lease deed permits sub-leasing and mortgage by sub-lessee also
e Whether the leasehold rights permit for the creation of any superstructure (If applicable)
f) Right to get renewal of the leasehold rights and nature there of.

11 If Govt.Grant/ Allotment/ lease-cum sale Agreement Weather *NOT APPLICABLE*
a) Grant\ agreement etc provides for alienable rights to the mortgager with or without conditions.
b) the mortgager is competent to create charge on such property
c) Whether any permission from got. or any other authority is required for creation of mortgage and if so whether such valid permission is available.

12 If occupancy right, weather;
a) Such right is heritable and transferable
b) mortgage can be created *NOT APPLICABLE*

13 Nature of minor's interest, if any and if so, weather creation of mortgage could be possible the modalities/ procedure to be followed and the reasons for coming to such conclusion
NOT APPLICABLE

14 If property has been transferred by way of gift/Settlement deed,whether
a) The gift/Settlement deed is duly stamped and registered.
b) The gift/Settlement deed has been attested by two witnesses.
c) The gift/Settlenment deed transfer the property to donee.
d) Whether the donee has accepted the gift by signing the gift/Settlement deed or by separated writing or by implication or by actions.
e) Whether there is any restriction on the donor in executing the gift/settlement deed in question.
f) whether the donee is in possession of the gifted property.
g) Whether any life interest is reserved for the donor or any other person and whether there is a need for any person to join the creation of mortgage.
h) Any other aspect affecting the validity of the title passed through the gift/settlement deed.
NOT APPLICABLE

15 a.) In case of partition /settlements deeds, whether the original deed available for deposit. If not the modality/procedure to be followed to create a valid and enforceable mortgage.
NOT APPLICABLE

b) Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his share. *NOT APPLICABLE*

c) Whether the partition made is valid in law and the mortgagor has acquired a mortgage able title thereon. *NOT APPLICABLE*
d) In respect of partition by a decree of court, whether such decree has became final and all other conditions /formalities are completed / complied with. *NOT APPLICABLE*
e) Whether any of the documents in question are executed in counterparts or in more than one set ? If so additional precautions to be taken for avoiding multiple mortgages ? *NOT APPLICABLE*

16 whether the title documents include any testamentary documents / Wills ? *YES*
a) In case of will whether the will is registered will or unregistered will ? *Noitarizes*
b) Whether will in the mater needs a mandatory probate and if so whether the same is probated by a competent court ? *NO*
c) Whether the property is mutated on basis of will ? *YES*
d) Whether the original will is available ? *YES*
e) Whether the original death certificate of testator is available ? *YES*
f) What are the circumstances and / or documents to establish the will in question is the last and final

will of the testator ? *There is no objection against will*
(Comments on the circumstances such as availability of a deelaration by all the beneficiaries about the genuineness / validity of the will. all parties have acted upon the will etc. which are relevant to rely on the will, availability of mother/Original title deeds are to be explained)

17 a) Whether the property is subject to any wakf rights ? *NOT APPLICABLE*
b) Whether the property belongs to church / temple or any religious /other institution having any restriction in creation of charges on such properties ?
c) Precautions / permission, if any in respect of the above cases for creation of mortgage ?

18 a) Whether the property is a HUF / joint family property, mortgage is created for family benefits/ legal necessity / weather Major Coparceners have no objection/ join in execution. minor shares if any, rights of female members etc. *NOT APPLICABLE*
b) Please also comment on any other aspect which may adversely affect the validity of security in such case ?

19 a) Whether the property belongs to any trust or is subject the rights of any trust ?
b) Whether the trust is private or public trust and whether the trust deed specifically authorizes the mortgage of the property ?
c) If so additional precaution / permission to be obtained for creation of valid mortgage ?
d) Requirement if any for creation of mortgage as per the central / state laws applicable to the trust in the matter ? *NOT APPLICABLE*

20 a) If the property is Agriculture land, weather local laws permits mortgage of agriculture land and weather there are any restriction for creation / enforcement of mortgage.
NOT APPLICABLE,

b) In case of agricultural property other relevant records / documents as per local laws. as per local laws, if any are to be verified to ensure the validity of the title and right to enforce the mortgage ?
NOT APPLICABL
c) In the case of conversion of agriculture land for commercial purposes or otherwise weather requisite procedure follow / permission obtained. **YES**

21 Whether the property is affected by any local laws or other regulations having a bearing on the creation security (Viz. Agricultural Laws. Weaker sections. Minorities land laws, SEZ regulation, Costal zone regulations, Environmental clearance etc.)
NO

22 a) Whether the property is subject to any pending or proposed land acquisition proceedings ?
b) Whether any search / enquiry is made with the land acquisition office and the outcome of such search/enquiry
NO

23 a) Whether the property is involved in or subject matter of any litigation which is pending concluded?
b) If so whether such litigation would adversely affected the creation of valid mortgage or have any implication of its future enforcement ?
c) Whether the title document have any court seal/marking which points out any litigation / attachment / security to court in respect of the property in question ? In such case please comment on such seal/marking
NO

24 a) In case of partnership firm, whether the property belongs to the firm and the deed is properly registered. *NOT APPLICABLE*
b) Property belongs to partner. whether thrown on hotchpots ? whether formalities for the same have been completed as per applicable laws ?
c) Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm.
NOT APPLICABLE

25 Whether the property belongs If a Limited Company, check the Borrowing powers, Board resolution, Authorization to create mortgage/execution of documents, Registration of any prior charges with the Company Registrar, Articles of Association /provision for common seal etc.

NOT APPLICABLE

26 In case of societies / Association the required authority / power to borrower and whether the mortgage can be created, an the requisite resolution , bye –laws

NOT APPLICABLE

27 a) Whether any POA is involved in the chain of title ?

b) Whether POA involved is one coupled with interest, i.e. a development agreement cum-power of attorney. If so please clarify whether the same is registered document and hence it has created an interest in favour of the builder/developer and as such is irrevocable as per law.

c) In case the title document is executed by POA holder please clarify whether the POA is involved is (I) one executed by the builder viz. companies / firms / Individual or proprietary concern in favour of their Partners/ Employees / Authorized Representatives to sign flat Allotment Letters, NOCs, Agreement of sale, Sale deed. etc. in favour of buyers of flat /units (Builder's POA) or (II) other type of POA (common POA)

d) In case of Builder's POA whether a certified copy of POA is available and same has been verified / compared with original POA

e) In case of common POA (i.e other than builder's POA) please clarify the following clauses in respect of POA.

I Whether the original POA is verified and the title investigation is done on the basis of original POA ?

ii Whether the POA is registered one ?

iii Whether POA is special or general one ?

iv Whether the POA is contains a special authority for execution of title documents in question ?

f) Whether the POA was in force and not revoked or had become invalid on the date of execution of the documents in question ? (Please clarify whether the same has been ascertained from the office of sub registrar also ?)

g) Please comment on the genuineness of POA ?

h) The unequivocal opinion on the enforceability and validity of the POA ?

NOT APPLICABLE

28 Whether mortgage is being created by a POA holder, check genuineness of the power of attorney and the extended of the powers given there in and weather the same is properly executed stamped/ authenticated in terms of the law of the place, where it is executed.

NOT APPLICABLE

29 If the property is a flat / apartment or residential /commercial complex check and comment on the following.

a	Promoter's / land owners title to the land/ building.	*NOT APPLICABLE*
b	Development agreement / power of attorney	*NOT APPLICABLE*
c	Extent of authority of the developer / builder	*NOT APPLICABLE*
d	Independent title Verification of the Land and/or building in question.	*NOT APPLICABLE*
e	Agreement for sale (duly registered) Notaries	*NOT APPLICABLE*
f	Payment of proper stamp duty	*NOT APPLICABLE*
g	Requirement of registration of sale agreement ,development agreement, POA etc.	*NOT APPLICABLE*
h	Approval of building plan, permission of appropriate /local authority etc.	*YES*
i	Conveyance in favor of society condominium concerned	*NOT APPLICABLE*
j	Occupancy certificate/ allotment latter/ latter of possession	*NOT APPLICABLE*
k	Membership details of the Society etc	*NOT APPLICABLE*
l	Share Certificates	*NOT APPLICABLE*
m	No Objection Letter from the society	*NOT APPLICABLE*

n All legal requirements under the local/ municipal laws, regarding ownership of flats/ Apartments/Building Regulations, Development Control Regulations, Co-operative Societies' Laws etc.

YES obtained

o Requirement for noting the bank charge on the record of the housing Society, If any

p If the property is vacant land and construction is yet to be made, approval of lay out and other precautions, if any. *YES obtained*

q Whether the numbering patterns of the units / flats tally in all documents such as approved plan, agreement plan etc.
YES

30 Encumbrances, attachments and/ or claims weather of government central or state or other authority or third party claims, liens etc. and details thereof if yes, give the details there of.
NO

31 The period covered under the encumbrances certificate and the name of the person in whose favor the encumbrances is created and if so, satisfaction of charge if any.
NOT APPLICABLE

32 Details regarding property tax of land revenue or other statutory dues paid payable as on date and if not paid what remedy"
Paid

33 a) Urban land ceiling clearance , whether required and if so details thereon
b) Whether no objection certificate under the Income Tax Act is required / obtained
NOT APPLICABLE

34 Details of RTC extracts / mutation extracts / khata extract pertaining to the property in question.
As per para 8

35 Whether the name of mortgagor is reflected as owner in the revenue / municipal /village records ?
YES

36 a) whether the property offered as security is clearly demarcated ? *YES*
b) Whether the demarcation / partition of the property is legally valid ? *YES*
c) Whether the property has clear access as per documents ? *YES*

37 Whether the property can be identified from the following documents, and discrepancy / doubtful circumstances, if any revealed on such scrutiny ?
a) Document in relation to electricity connection
b) Document in relation to water connection
c) Document in relation to sales Tax registration, If any applicable
d) Other utility bills, if any
NOT APPLICABLE

38 In case of the boundaries of the property, whether there is a difference / discrepancy in any of the title documents or any other documents (such as valuation report, utility bills etc.) or the actual current boundary ? If so please elaborate / comment on the same
NO

39 If the valuation report and/ or approved / sanctioned plans are made available, please comment on the same including the comments on the description and boundaries of the property on the said document and that in the title deeds.
(If the valuation report and /or approved plan are not available at the time of preparation of TIR, please provide these comments subsequently , on making the same available to the advocate.)
NOT APPLICABLE

40 Any bar \ restriction for certain of mortgage under any local or special enactments details of proper registration of document payment of Proper stamp duty etc.
NO

41 Whether the bank will be able to enforce SARFESI Act., if required against the property offered as security ?
YES

42 In case of absence of original title deed details of legal and other requirements for creation of a proper, valid and enforceable mortgage by deposit of certified extracts duly certified etc. as also any precaution be taken by the bank in this regard.

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43 Whether the governing law / constitutional documents of the mortgagor (other than natural persons) permits creation of mortgage and additional precaution, if any to be taken in such cases. *NOT APPLICABLE*

44 Additional aspects relevant for investigation of title as per local laws

NO

45 Additional suggestions, if any to safeguard the interest of Bank ensuring the perfection of Security.

REGISTERED LEGAL MORTGAGE WITHOUT POSSESSION IS ADVISABLE
Do obtained signatur of B.N.Projects Pvt.Ltd as confirming party

46 The specific persons who are required to create mortgage \ to deposit documents creating mortgage.
Maganbhai Jethabhai Patel 2 Kishorbhai Premjibhai 3 Kamlaeshbhai Premjibhai.

Date: 26 / 08 /2013
Place: MEHMADABAD
Search Receipt Dated
Receipt No.

H. A. PATEL
M'BAD
Advocate and Notary

Signature of the Advocate
H.A.PATEL
(Advocate & Notary)

NOTARY
Harshad A. Patel
Dist.Kheda
(Mehmedabad)
Regd. No.225 L
GOVT. OF GUJARAT (INDIA)

TRUE COPY
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There is no doubt

5 There are no prior mortgage / Charge / encumbrances whatsoever as could be seen from the encumbrance certificate for the period from to pertaining to the immovable property covered by above said certified copies title deeds The property appears to be free from all Encumbrances.

There is no charge

6 In case of second/subsequent charge in favor 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)

There is no charge.

7 Minor/(s) and his/her interest in the property is to the extent of (Specify the share of the minor with name (Strike out if not applicable)

8 The Mortgage if created, will be available to the Bank for the liability of the Intending Borrower. /Smt./Mr.

Maganbhai Jethabhai Patel 2 Kishorbhai Premjibhai 3 Kamlaeshbhai Premjibhai

9 I certify that Smt/ **Maganbhai Jethabhai Patel 2 Kishorbhai Premjibhai 3 Kamlaeshbhai Premjibhai** have an absolute, clear and Marketable title over the Schedule property /(ies) I further certify that the above certified copies of title deeds appears to be genuine and a valid mortgage can be created and the basis of the original title deeds and the said Mortgage would be enforceable

H. A. PATEL
M'BAD

10 In case of creation of Mortgage by Deposit of title deeds, we certify that the deposit of original title deeds / documents the certified copies of which have been examined would create a valid and enforceable mortgage

Sr. No.	Details of Documents	Date of Documents	Original /Certified Photo Copy /True Copy	Whether original scrutinized by Advocate
1	Certified copy 7/12.of R.S 166 to 170+177+178+179/3+179/2	29/09/2009	Certified	
2	Certified copy of C.S.no. 435.390	30/06/2009	Certified	
3	Certified copy of village form No.8/A Khata no.826		Certified	
4	Certified copy of mutation entries from 1950 to till date	29/09/2009	Certified	
5	Copy of AUDA permission PRM/51/10/2009/615	22/10/2012	Certified	
6	Certified copy of N.A permission from District collector	16/03/2010	Certified	
7	AUDA approved plane	22/10/2012	Original	
8	Original sale deed no.3989	29/10/2004	Original	
9	Original will	11/02/2011	Original	
10	Original develop ment agreement	08/03/2013	Original	

There are no legal impediments for creation of the Mortgage on production of original title deeds the certified copies of which i have examined under any applicable LAW Rules in force.

SCHEDULE OF THE PROPERTY/IES

All these places or parcels of free holds residential non agricultural land bearing C.S.no.390.435 (Old suevey numbers 166 to 170+177+178+179/2+179/3) final plot no.175 adm.19545-00 Sq.Mtr.. situated at Nadej, Ta. Daskoi Dist. Ahmedabad Together with the buildings constructed there on.

Bounded as under

East by ;- Public road and Rail way line there by
West by ;- Public road
North by ;- C.S.no.370 to 389,438 Final plot no.141+142+143+144+145
South by ;- Public road

Date: 26 / 08 /2013
Place: MEHMADABAD
Search Receipt Dated
Receipt No.

H. A. PATEL M'BAD Advocate and Notary

Signature of the Advocate
H.A.PATEL
(Advocate & Notary)

NOTARY Harshad A. Patel Dist.Kheda (Mehmedabad) Regd. No.225 L GOVT. OF GUJARAT (INDIA)

TRUE COPY
H. A. PATEL
NOTARY
GOVT. OF GUJARAT