



**ALPITI R. PATEL**

B.A., D.L.P., L.L.B.

ADVOCATE

RESID. : 45 "Maa Krupa", Jeevan Deep  
Society, B/h New Bus Stand,

ANAND-388001

(M) 9898596720, 9426619210

|     |                                                                                                                                                                                                                                                                                      |      |
|-----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|
| 42. | In case of absence of original title deeds, details of legal and other requirement for creation of a proper, 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. |
| 43. | Whether the governing law/constitutional documents of the mortgage (other than natural persons) permits creation of mortgage and additional precaution, if any to be taken in such cases.                                                                                            | N.A. |
| 44. | Additional aspects relevant for investigation of title as per local laws.                                                                                                                                                                                                            | NONE |
| 45. | Additional suggestions, if any to safeguard the interest of Bank/ensuring the perfection of security.<br><b>FUTURE IT IS ADVISED FOR SECURING INTEREST OF BANK, THE BANK AUTHORITY SHALL HAVE TO REGISTER THE CHARGE OF THE OVER RECORD OF RIGHT AFTER REGISTERING THE MORTGAGE.</b> |      |
| 46. | The specific persons who are required to create mortgage/to deposit documents creating mortgage.<br><b>SHIRINBANU SAIDBHAI VAHORA</b>                                                                                                                                                |      |

**ANNEXURE-C**  
**CERTIFICATE OF TITLE**

1. 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** (\*please specify the kind of mortgage) and that the document 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:
2. I have examined the Document in the detail, taking into account all the Guideline on the check list vide Annexure B and the other relevant factors.  
  
I confirm having made a search in the Land/Revenue records. I also confirm having verified and checked the records of the relevant Government Office/sub-Registrar(s) Office(s), revenue Records, Municipal/Panchayat Office, Land Acquisition/office, Registrar of Companies Office, Wakf Board (wherever applicable). I do not find anything adverse which would prevent 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, relative Title Deed, certified copies of such title deeds obtained from the concerned registrar office and encumbrance certificate (EC), I hereby certify the genuineness of the Title Deeds. Suspicious/Doubt, if any has been clarified by making necessary enquiries.
5. There are no prior Mortgage/charges/encumbrances whatsoever, as could be seen from the Encumbrances Certificate for the period from **1989 to 2019** pertaining to the /immovable Property/(ies) covered by above said Title Deeds. The property is free from all encumbrances.





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6. In case of seconds/subsequent charge in favour of the Bank, there are no other mortgage/charges other than already stated in the Loan documents and agreed to by the Mortgagor and the Bank.
7. Minor/(s) and his/their interest in the property/(ies) is to the extent of N.A. (Specify the share of the Minor with Name).
8. The Mortgage if created will be available to the Bank for the /Liability of the Intending Borrowers **SHIRINBANU SAIDBHAI VAHORA**.
9. I certify that **SHIRINBANU SAIDBHAI VAHORA** has/have an absolute, clear and Marketable title over the Schedule property/(ies). I further certify that the above title deeds are genuine and a valid mortgage can be created and the said Mortgage would be enforceable.
10. IN CASE OF CREATION OF MORTGAGE BY DEPOSITE OF TITLE DEEDS, I/WE CERTIFY THAT THE DEPOSITE OF FOLLOWING TITLE DEEDS/DOCUMENTS WOULD CREATE A VALID AND ENFORCEABLE MORTGAGE:

| SR. NO | DETAILS OF DOCUMENTS                                                                                                                 | ORIGINAL/ CERTIFIED/ PHOTO COPY |
|--------|--------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|
| 1      | Sale Deed NO.5387 in favour of <b>SHIRINBANU SAIDBHAI VAHORA</b> executed on 18/05/2015 at Sub Registrar Office, Anand with index-II | ORIGINAL                        |
| 2      | Sale Deed NO.5388 in favour of <b>SHIRINBANU SAIDBHAI VAHORA</b> executed on 18/05/2015 at Sub Registrar Office, Anand with index-II | ORIGINAL                        |
| 3      | Sale Deed NO.5273 in favour of <b>RAJESHBHAI MANUBHAI PATEL</b> executed on 14/05/2015 at Sub Registrar Office, Anand with index-II  | ORIGINAL                        |
| 4      | Sale Deed NO.5275 in favour of <b>RAJESHBHAI MANUBHAI PATEL</b> executed on 14/05/2015 at Sub Registrar Office, Anand with index-II  | ORIGINAL                        |
| 5      | Extract copy of Property Card of City Survey No.4159                                                                                 | PHOTOCOPY                       |
| 6      | Lay-out Plan approved Anand Area Development Authority dtd.08/07/2019                                                                | PHOTOCOPY                       |
| 7      | Construction permission issued and plan approved by Anand Area Development Authority dtd.08/07/2019                                  | PHOTOCOPY                       |
| 8      | Search Receipt No. <b>2019037019795</b> of Dt. 04/09/2019 Issued by Sub Registrar office, Anand.                                     | ORIGINAL                        |

11. There are no legal impediments for creation of the Mortgage under any applicable Law/ Rules in force.





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**SCHEDULE OF THE PROPERTY(IES)**

Moje **Anand**, Registration & Sub-registration District of Anand, **T.P.Scheme No.3, Final Plot NO.303/Paiki, City Survey No.4158** area admeasuring **1097.00 sq.m.** Non Agricultural land property situated within the limits of village **Anand**, Ta & Dist. Anand.

Boundaries of the said property are as follows :

| EAST BY                    | WEST BY           | NORTH BY          | SOUTH BY          |
|----------------------------|-------------------|-------------------|-------------------|
| Final Plot No.204 &<br>207 | 12.19 m. T.P.road | Final Plot No.202 | Final Plot No.210 |

Place : Anand

Date : 05/09/2019



YOURS TRULY,

(ALPIT R. PATEL)

Advocate, Anand