

TITLE REPORT

P. No. 6-A, Vishal Estate,
Near Rashtrawadi Bhawan,
Station Road, Dhule.

Cell: +9194215 38853

+9197308 03500

email : subhashvispute620@gmail.com

Date: 05/11/2018.



Subhash G. Vispute
Advocate & Notary

1.	Name and address of the Branch to whom the title report is given	To, Whomsoever
2.	Name of the Account and details of the owner/borrower.	Mr. Sumit Shambhudayal @ Sanjay Korake. R/o. Plot No 33, Korake Nagar, Malegaon Road, Dhule. Cell: 94235 76180.
3.	Full Description of Property 3.1 NATURE OF IMMOVEABLE PROPERTY (Please describe the property details here properly. General and vague description should be avoided)	1) Stilt Ground Floor - SGF- 1, area adm. 55.64 Sq. Mtrs; SGF- 2, area adm. 49.77 Sq. Mtrs; SGF- 3, area adm. 49.77 Sq. Mtrs; SGF- 4, area adm. 55.64 Sq. Mtrs. 2) Stilt First Floor - SFF- 1, area adm. 55.64 Sq. Mtrs. SFF- 2, area adm. 49.77 Sq. Mtrs. SFF- 3, area adm. 49.77 Sq. Mtrs. SFF- 4, area adm. 55.64 Sq. Mtrs. 3) Stilt Second Floor - SSF- 1, area adm. 55.64 Sq. Mtrs. SSF - 2, area adm. 49.77 Sq. Mtrs. SSF - 3, area adm. 49.77 Sq. Mtrs. SSF - 4, area adm. 55.64 Sq. Mtrs. 4) Stilt Third Floor - STF- 1, area adm. 55.64 Sq. Mtrs. STF- 2, area adm. 49.77 Sq. Mtrs. of Mangalmurti Residency constructed on Plot No. 34 area adm. 457.00 Sq. Mtrs; out of S. No. 483/2, situated at Dhule, Tal. & Dist. Dhule, which is also known as CTS No. 8260 area adm. 468.00 Sq. Mtrs; bounded as stated in the Declaration Deed. Boundaries for total plot no. 34. EAST : Plot No. 35. WEST : Plot No. 33. SOUTH : Open Space. NORTH : Road.
	3.2 i) Survey No. ii) Hissa No.	S. No. 483/2.

Subhash G. Vispute

	iii) Gat No. iv) Town Survey No. v) Khasra No. vi) Patta No. vii) Khatha No. viii) Plot No. (local name of the field a applicable including sub-division should be mentioned)	CTS No. 8260. Plot No. 34.
	3.3 Number/Identification details as per building map/plan (Mentioned here numbers like flat number etc. mentioned as per map/plan in the case of flats/condominium/apartments)	Plot No. 34 area adm. 457.00 Sq. Mtrs; out of S. No. 483/2, situated at Dhule, Tal. & Dist. Dhule, which is also known as CTS No. 8260 area adm. 468.00 Sq. Mtrs.
	3.4 Extent of Property (Please mention as described in document/ title deed and show it in Sq. Ft. also)	Plot No. 34 area adm. 457.00 Sq. Mtrs; (4917.32 Sq. Ft.) CTS No. 8260 area adm. 468.00 Sq. Mtrs; (5035.68 Sq. Ft.)
	3.5 Name/s of the Owner/s (full description of the owner/s should be given)	Sumit Shambhudayal @ Sanjay Korake.
	3.6 Nature of Ownership • Freehold • Lease hold (mention the residual lease) • License • Undivided Interest (mention the share) • Trust property (mention whether the borrower is a trustee or beneficiary) • Assignee/ Grantee of Govt. • Cultivating Tenant • Title only by possession (mention whether adverse possession/or others) • As a member/share holder of society • As a mortgage • As a servient owner of easement right • Any other (please mention the nature of ownership here)	Freehold.
4.	Tracing of title The Advocate submitting the opinion should give a flow chart for 30 year title ordinarily. In the event it is not possible, it should be at least for a period of 13 years given reasons why 30 years is not possible in terms of circular IC No. 61 18 dated 15 th November 2000. The flow chart ideally should be as follows: First owner Second owner Borrower It should be clearly brought out how	As below. Since the year of 1986. Bhalchandra Vanji Chaudhari. ⇓ Shivdas Bhila Chaudhari. ⇓ Mohan Kanhaiyalal Chitte. ⇓ Vijay Magan Soni. ⇓ Sumit Shambhudayal @ Sanjay Korake.

	ownership came to be acquired by each of the owners both predecessor in interest and successor.																
5.	Title deeds/ document details under which ownership is acquired.	<table> <tr> <th></th><th>Name/Nature of deed</th><th>Details like Regn. Etc.</th></tr> <tr> <td>First owner</td><td>Shankar Narayan Korake</td><td>Original owner</td></tr> <tr> <td>Second owner</td><td>Shambhudayal Shankarrao Korake</td><td>By partition.</td></tr> <tr> <td>Third owner</td><td>Sumit Shambhudayal @ Sanjay Korake and others</td><td>By succession.</td></tr> <tr> <td>Borrower</td><td>Sumit Shambhudayal @ Sanjay Korake.</td><td>By Regd Release Deed, dated 20/08/2018, vide Regd. Sr. No. 3813/2018.</td></tr> </table>		Name/Nature of deed	Details like Regn. Etc.	First owner	Shankar Narayan Korake	Original owner	Second owner	Shambhudayal Shankarrao Korake	By partition.	Third owner	Sumit Shambhudayal @ Sanjay Korake and others	By succession.	Borrower	Sumit Shambhudayal @ Sanjay Korake.	By Regd Release Deed, dated 20/08/2018, vide Regd. Sr. No. 3813/2018.
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6.	List of encumbrances 1) Nature of encumbrance • Change under contract • Mortgage • Negative Lien • Lease/tenancy • Right of Maintenance/reversions • Charge by operation of Law • Preemption rights • Right to specific performance under an agreement to sell. • Liens/first charge under laws • Right of reversion to Government • Lies- pendent 2) Name of the person in whose favour encumbrance is subsisting. 3) Date on which encumbrance has come into existence.	No, Subject property is free from all charges and encumbrances.															
7.	View on encumbrance In the case of encumbrance, the advocate should clearly opine as to – • How for such an encumbrance would affect the value of the property. • Any permission/approvals are required for the Bank to create security. • The extent to which Bank's security would be jeopardized because of encumbrance.	N.A.															
8.	Regulatory issues : Clearly Provide the following details – • Whether the property is affected by Land Ceiling Law • Whether the property is affected by Land fragmentation Law • Whether the property is affected by Forest Law	No															

	• Whether the property is affected by Planning Law • Whether the property is affected by Urban Land Ceiling Law • Whether the property is affected by rent restriction/control Law • Whether the property is affected by Environment Law • Whether the property is affected by user restrictions under Municipal/revenue Law • Any other regulatory issue relating to property such as requirement of permission from Development Authority under Law relating to industrial parks. Advocate has to give a report clearly that property is not subject any regulatory issues, if nothing above is applicable.	
9.	View on regulatory hurdles. If the property is affected by regulatory issues, the Advocate has to give a clear view, as to – • How for such an encumbrance would affect the value of the property. • Any permission/approvals are required for the Bank to create security • The extent to which be jeopardized because of encumbrance. Manner and cost of removal of encumbrance	No
10.	List of documents/deeds provided to the Advocate and perused by Him. (The Advocate has to give full description of the documents received and perused by him one by one)	1. 7/12 extracts dated 26/07/2018. 2. Mutation Entries dated 26/07/2018. 3. Ownership Extract dated 26/07/2018. 4. CTS property card extracts dated 02/11/2018
11.	List of documents found out, while examining the deeds as above and in the search in the offices of registrar/ revenue authorities affecting the property and examined. (Advocate should take out certified copies and examine the same in the case of documents found out by him during examination as above in column 9)	1) Original Regd. Release Deed dated 20/08/2018, vide Regd. Sr. No. 3813/2018 of subject property. 2) Index II, dated 20/08/2018. 3) N. A. Order No. 1982/B/Desk/I/ NASR /8/81-82, dated 03/07/1982. 4) Approved Lay-out Plan of S. No. 483/2. 5) Commencement certificate issued by Dhule Municipal Corporation, Dhule, vide its letter No. 520, dated 06/042018.

		6) Approved construction plan approved by Dhule Municipal Corporation, Dhule, vide its letter No. 520, dated 06/04/2018. 7) Declaration Deed dated 320/08/2018, vide Regd. Sr. No. 3414/2018. 8) Mutation Entries of last 30 Years. (True Copy)
12.	List of further documents called for, examined and perused. • Advocate should provide the list of further documents asked for and examined. • In case further documents are not necessary, the Advocate should make a statement here that further documents are not necessary.	1) Original Regd. Release Deed dated 20/08/2018, vide Regd. Sr. No. 3813/2018 of subject property. 2) Index II, dated 20/08/2018. 3) N. A. Order No. 1982/B/Desk/I/ NASR /8/81-82, dated 03/07/1982. 4) Approved Lay-out Plan of S. No. 483/2. 5) Commencement certificate issued by Dhule Municipal Corporation, Dhule, vide its letter No. 520, dated 06/04/2018. 6) Approved construction plan approved by Dhule Municipal Corporation, Dhule, vide its letter No. 520, dated 06/04/2018. 7) Declaration Deed dated 320/08/2018, vide Regd. Sr. No. 3414/2018. 8) Mutation Entries of last 30 Years. (True Copy)
13.	Whether the documents examined are duly stamped as per the Stamp Act. (Advocate should clearly state as to whether the documents are duly stamped are not as per stamp etc.)	Yes
14.	Whether the Registration endorsements are in order. (Advocate should clearly state as to whether registration endorsements are regular)	Yes
15.	Certificate of examination – (The Advocate has to give certificate as follows: "This is to certify that I have examined each and every page of the documents required for giving the title clearance certificate and do not find that transactions under the documents sham and fictitious")	"This is certify that I have examined each and every page of the documents required for giving the title clearance certificate and do not find that transactions under the documents sham and fictitious"
16.	Certificate of title – Title Clearance Certificate should be as follows – "This is to certify that the title to the property of the borrower is clear and marketable without any further act on the	"This is to certify that the title to the property of the borrower is clear and marketable without any further act on the part of borrower."

	part of borrower" OR "This is to certify that the title to the property of the borrower is clear and marketable, if the following acts/deeds are done or caused to be done – 1. 2. 3.	
17.	List of documents to be deposited for creating the mortgage by deposit of title deeds.	The charge can be created by way of equitable mortgage if original sale deed is available else Simple Registered Mortgage Deed be executed in respect of the subject properties.
18.	Any other suggestion or Advice to protect the security interest of the Bank.	It is advised to execute Registered Mortgage for better security of the loan advances. It is advised to obtain an undertaking from the party that he has not availed any financial assistance from any financial institution or the Patpedhi nor has submitted the extract of the subject to any financial institution or the Patpedhi.

Flow of Title:

- a) That the Mutation Entry No. 8532 dated 22/04/1984 shows that Shankar Narayan Korake was made partition in N. A. Plots of S. No. 483/2 and thereby Plot No. 34 and other plots out of S. No. 483/2 was given in the share of Shambhudayal Shankarrao Korake. Therefore Plot No. 34 out of S. No. 483/2 was recorded in the name of Shambhudayal Shankarrao Korake. Accordingly Mutation Entry No. 8532 was duly certified in the revenue records.
- b) That the Mutation Entry No. 63026 dated 11/11/2011 shows that Shambhudayal @ Sanjya Shankarrao Korake died on 19/01/2002, therefore name of his legal heirs named 1) Sumit Shambhudayal @ Sanjay Korake, 2) Swati Dananjay Gaikwad and 3) Mangalabai Shambhudayal @ Sanjay Korake were recorded in the revenue records of Plot No. 34, area adm. 457.00 Sq. Mtrs; out of S. No. 483/2. Accordingly Mutation Entry No. 63026 was duly certified in the revenue records.
- c) It further appears that subject property has also recorded in the CTS record and it is known as CTS No. 8260, and name of 1) Mangalabai Shambhudayal @ Sanjay Korake, 2) Swati Dananjay Gaikwad and 3) Sumit Shambhudayal @ Sanjay Korake were recorded in the occupant column of CTS property card

extracts. Accordingly Mutation Entry No. 11171 was duly certified in the CTS records. Therefore the revenue authority has closed 7/12 extract and not recording further mutation entries.

- d) It appears from the CTS property card extracts dated 30/10/2018 that 1) Mangalabai Shambhudayal @ Sanjay Korake and 2) Swati Dananjay Gaikwad are surrendered their shares rights from the CTS No. 8260 in favour of Sumit Shambhudayal @ Sanjay Korake, by Regd. Release Deed, vide Regd. Sr. No. 3813/2018, dated 20/08/2018, therefore their names are deleted from the occupant column of CTS No. 8260 and name of Sumit Shambhudayal @ Sanjay Korake has recorded as sole and absolute owner of CTS No. 8260. Accordingly Mutation Entry No. 10197 duly certified in the CTS records.
- e) It appears from the CTS property card extracts dated 30/10/2018 Sumit Shambhudayal @ Sanjay Korake has executed Declaration Deed under the name and style of Mangalmurti Residency, vide Regd. Sr. No. 3814/2018, dated 20/08/2018, therefore description of following flats are recorded in the occupant column of CTS property card extract of CTS No. 8260 i.e.
- 1) Stilt Ground Floor - SGF- 1, area adm. 55.64 Sq. Mtrs; SGF- 2, area adm. 49.77 Sq. Mtrs; SGF- 3, area adm. 49.77 Sq. Mtrs; SGF- 4, area adm. 55.64 Sq. Mtrs.
 - 2) Stilt First Floor - SFF- 1, area adm. 55.64 Sq. Mtrs; SFF- 2, area adm. 49.77 Sq. Mtrs; SFF- 3, area adm. 49.77 Sq. Mtrs; SFF- 4, area adm. 55.64 Sq. Mtrs.
 - 3) Stilt Second Floor - SSF- 1, area adm. 55.64 Sq. Mtrs; SSF - 2, area adm. 49.77 Sq. Mtrs; SSF - 3, area adm. 49.77 Sq. Mtrs; SSF - 4, area adm. 55.64 Sq. Mtrs.
 - 4) Stilt Third Floor - STF- 1, area adm. 55.64 Sq. Mtrs; STF- 2, area adm. 49.77 Sq. Mtrs. Accordingly Mutation Entry No. 10197 duly certified in the CTS records.
- f) On 06/04/2018, Sumit Shambhudayal @ Sanjay Korake has taken permission for making construction of flats over the subject property from Dhule Municipal Corporation, Dhule and said authority has approved construction plan vide its letter No. 520, dated 06/04/2018.

That the **Mr. Sumit Shambhudayal @ Sanjay Korake** is exclusive owner of

- 1) Stilt Ground Floor - SGF- 1, area adm. 55.64 Sq. Mtrs; SGF- 2, area adm. 49.77 Sq. Mtrs; SGF- 3, area adm. 49.77 Sq. Mtrs; SGF- 4, area adm. 55.64 Sq. Mtrs.
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Mtrs; SSF - 2, area adm. 49.77 Sq. Mtrs; SSF - 3, area adm. 49.77 Sq. Mtrs; SSF - 4, area adm. 55.64 Sq. Mtrs.4) Stilt Third Floor - STF- 1, area adm. 55.64 Sq. Mtrs; STF- 2, area adm. 49.77 Sq. Mtrs; constructed on Plot No. 34 area adm. 457.00 Sq. Mtrs; of S. No. 483/2, which is also known as CTS No. 8260 and his name of appearing in the occupant column of CTS property card extract i.e. CTS No. 8260 area adm. 468.00 Sq. Mtrs; situated at Dhule, Tal. & Dist. Dhule, as exclusive owner.

There is no legal impediment for the execution of Mortgage in favour of Bank.

I have enclosed therewith the search receipt of the office of Sub-Registrar Dhule, Dist. Dhule, bearing receipt no.8820, dated 03/11/2018.

That the said report has been carried out on the basis of the papers scrutinized by me & all the papers are returned herewith.

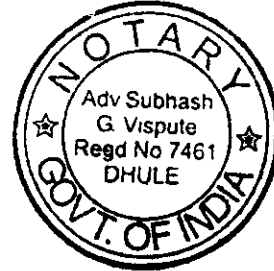
Thanking you.

Yours Faithfully



Signature of the Advocate

Name of the Advocate: Adv. Subhash G. Vispute



Date: 05/11/2018