26.	In case of Societies, Association, the required authority/power to borrower and whether the mortgage can be created, and the requisite resolutions, bye-laws.	No
27.	(a) Whether any POA involved is one chain of title?	Yes
	(b)Whether the POA involved is one coupled with interest, i.e. a Development Agreement cum-power of Attorney. If so please clarify whether the same is a registered document and and hence it has created an interest in favour of the builder/developer and as such is irrevocable as per law.	Development Agreement cum-power of Attorney with the name of Patil Developer & Builder Prop.pra.Shri-Prajakt Shivaji Patil & Attorney holder is the Liladhar Vedu Patil & that document is register with the Sub-Reg. Bhusawal as a Declaration of Apartment ownership Power of General Attorney Reg.Index Index II No-3397/2020 & Reg.Index Index II 117/2020, Reg.Index Index II 118/2020
	©In case the title document is executed by the POA holder, please clarify the POA involved is (i) one executed by the Builders viz Companies Firms/Individual or proprietary Concerns in favour of there partner /employees /authorized representative to sign flat allotment letters, NOC s Agreement of seal, sale deed etc. in favour of buyers of flats/units (builder POA) or (ii) other POA (common POA)	As per the Declaration of Apartment ownership Reg.General Attorney documents with the Sub-Reg. Bhusawal all the powers with the SN-48/2 plot no-5 + 8 total area 507.64.sq.mtr.developing & sold as a owner
	(d) In case of builders whether a certified copy of POA is available and the same has been verified/ compared with the original POA.	I verified POA with the original POA
	(e)In case of common POA(i.e. POA other than Builder's POA) please clarify the following clauses in respect of POA.	Yes

ADVOCATE BHUSAWAL

	i. Whether the original POA is verified and the title investigation is done on the basis of original POA? ii. Whether the POA is a registered one? iii. Whether the POA is a special or general one? iv. Whether the POA contains a specific authority for execution of title document in question?	Yes Yes Yes Yes
	(f) Whether the POA was in force and not revoked or had become invalid on the date of execution of the document in question? (please clarify whether the same has been ascertained from the office of sub-registrar also?)	Till today POA is enforce
	(g) Please comment on the genuineness of POA?	POA is today genuineness
	(h) The unequivocal opinion on the enforceability and validity of the POA?	-----
2 8	Whether mortgage is being create by a POA holder, check genuineness of the power attorney and the extend of the powers given there in and whether the same is properly executed / stamped /authenticated in terms of the law of the place where it id executed.	Yes I check genuineness of the power attorney

SURESH G. ZADKAR ADVOCATE BHUSAWAL

29	If the property is a flat/apartment or residential /commercial complex check and comment on the following .	Residential Land property
	(a) promoters/land owners title to the land/building .	Yes
	(b) Development agreement /power of attorney .	Yes
	(c0 extend of authority of the developers/builder.	Yes
	(d) Independent title verification of the land and /or building in question.	Yes
	(e) Agreement for sale (dully registered).	Yes
	(f) Payment of proper stamp duty.	registration of development agreement,
	(g) Requirement of registration of sale agreement, development agreement, POA etc.	POA & development / agreement deed index II No-117/2020 & 118/2020
	(h) Approval of building plain . permission of appropriate/local authority, etc.	Yes
	(i) Conveyance in favour of society/condominium concerned .	No
	(j) Occupancy Certificate /allotment letter /letter of possession .	No
	(k) Membership details in the society etc.	
	(l) Share certificate.	Not Applicable
	(m) No objection letter from the society.	
	n)All legal requirements under the local/municipal laws, regarding ownership of flats / Apartments /Building Regulations, Development Control Regulations ,Co-operative Societies laws etc.	No
	o)Requirements for noting the bank charges on the records of the Housing Society if any.	No
	p)If the property is a vacant land and construction is yet to be made, approval of lay-out and other precaution ,if any	No
	q)whether the numbering pattern of the units/flats in all document such as approved plan ,agreement plan ect.	No
30	Encumbrances, attachment ,and /or claim whether of government , central or state or other local authorities or third party claim, liens etc. and details thereof.	No
31 .	The period cover under the encumbrances certificate and the name of the person in whose favour the encumbrances is created and if so satisfaction of charge if any.	No
32	Derails regarding property tax or land revenue or other statuary due paid /payable as on date and if not paid what remedy ?	Tax paid

SURESH G ZADKHANDE ADVOCATE BHUSAWAL

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.	No No
34	Derails of RTC extract/mutation extracts /katha extracts pertaining to the property in question.	Yes I have discussed this point in para no-8 of this report
35	Whether the name of mortgagor is reflected as owner in the revenue/ municipal/village record?	Yes
36.	(a) Whether the property offered as security is clearly demarcated ? (b) Whether the demarcation/portion of the property is legally valid? © Whether the property has clear access as per document?	Yes Yes Yes In the normal course the property is legally accessible without any obstruction
37.	Whether the property can be identified from the following documents and discrepancy/doubtful circumstance's if any relevant on such security. (a) Document in relation to electricity connection. (b) Document in relation to water connection . © Document in relation to sales tax registration if any applicable. (d) Other utility bills if any.	Form certificate extract of said property & mutation & others documents , property can be identified Yes Yes Yes
38	In respect of the boundaries of the property whether there is a difference /discrepancy in any of the rirle 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

SURESH G. ZADAMANDE ADVOCATE BHUSAWAL

39.	If the valuation report and /or approval/ sanction plain are made available please comment on the same including the comments on the descrittion and boundaries of the property on the said document and that in the ritle deeds. (If the valuation report and/or approved plain are not available at the time of preparation of TIR, please provide these comments subsequently, on making the same available to the advocate)	Yes
40.	.Any bar/restriction for creation of mortgage under any local or special enactments, derails of proper registration of documents, payment of proper stamp duty etc.	There is no bar or restrictions for creation of mortgage by any law
41.	Whether the bank will be able to enforce SARFESI Act, if required against the property offered as security? Property is SARFESI compliant	Yes
42.	In case of absence of original title deeds, derails of legal and other requirements for creation of a proper ,valid and enforceable mortgage by deposit of certified extract dully certified etc.as also any precaution to be taken by the bank in this regard.	1) 7/12th extract of shivar Satare tal-bhusawal 2) mutation entries as discussed above 3) The borrower will have to deposit original title deed
43	Whether the governing law /constitution documents of the mortgagor (other than natural persona) permits creation mortgage and additional precautions if any to be taken in such cases.	No
44.	Additional aspects relevant for investigation of title as per local law.	No

SURESH G ZADKHANDE ADVOCATE BHUSAWAL

45.	Additional suggestion if any to safe guard the interest of bank /insuring the perfection of security.	It is advisable to add here that the intending borrower be directed to note the charge of bank's loan in revenue record of right after the disbursement of loan.
46.	The specifics person who are required to ,create mortgage /to deposit documents crating mortgage.	Borrower / Applicant/Mortgagor & POA holder
47	Whether the Real Estate project comes under Real Estate (Regulation & Development)Act-2016 ?	Maharashtra Real Estate Regulatory Authority ,Registration Certificate of project from 'C' & project Registration number–_____ project Name-_____ & SN-48/2 plot no-5 + 8 total area 507.64.sq.mtr Shiavr Satare Tal-Bhusawal
	Whether the project is registered with the Real Estate Regulatory Authority ? if so the details of such registration are to be furnished?	Maharashtra Real Estate Regulatory Authority ,Registration Certificate of project from 'C' & project Registration number–_____ project Name-_____
	Whether the registered agreement for sale as prescribed in the above Act / Rules there under is executed ?	Yes
	Whether the details of the apartment / plot in question are verified with the list of number and types of apartment / plots booked as uploaded by the promtor in the website of Real Estate Regulatory Authority ?	Maharashtra Real Estate Regulatory Authority ,Registration Certificate of project from 'C' & project Registration number–_____ project Name-_____ & SN-48/2 plot no-5 + 8 total area 507.64.sq.mtr Shiavr Satare Tal-Bhusawal

Note:- In case separated sheets are required the same may be used signed and annexed

Place: Bhusawal

Dt-23/10/2020

Signature of the Advocate.

Shri-S.G.Zadkhande

SURESH G. ZADKHANDE ADVOCATE BHUSAWAL

Annexure-C

Certificate of Title

I have examined the original title deeds intended to be deposited relating to the schedule property(ies) and offered as security by way of **Equitable Mortgage. (*please specify the kind of 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 requirements of creation of Registered/Equitable Mortgage and I further certify that: **Registered/Equitable Mortgage.**

I have examined all the village documents i.e 7/12th extract & certify true copied of General power of Attorney , Development deed ,mutation entries there on Registered / Equitable Mortgage would be created.

2) I have examined the documents in detail , taking in to account all the Guidelines in the check list vide Annexure B and the other relevant factors.

3)I confirm having made a search in the Land/Revenue records. I also confirm having verified and checked the record of the relevant Government Offices / Sub-Register(s) officer(s) ,Revenue Records ,Municipal /Panchyat Office, Land Acquisition Office ,Registrar of Companies Offices, Wakf Board (wherever applicable). I do not find anything adverse which would present 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 Deeds, 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 Encumbrance Certificate for the period from 2008 to 2020 pertaining to the immovable property(ies) covered by above said Title Deeds. The property is free from all Encumbrance.

6)I case of second/subsequent charge in favour of the bank there are no other mortgages/charges other than already state in the loan documents and agreed to by the mortgagor and the bank (Delete , whichever is inapplicable)

7)Minor/(s) and his/ their interest in the property (ies) is to the extent of (NO) (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 **Shri-Liladhar Vedu Patil.**

I Search in Sub-Register office Bhusawal since 2008 to 2020 Receipt No-MH006020052 202021E dt-23/10/2020 enclosed herewith –



9)I certify that /Smt/ **Liladhar Vedu Patil** 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 and be created and the said mortgage would be enforceable.

10)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.

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

1) City Survey extract & 7/12th ectract

2)Mutation entries

2) Declaration of Apartment ownership Developer & Builder deed Index II No-3397/2020

4)Reg.General Attory of Development Index II No-117/2020

5)Reg.General Attory of Development Index II No-118/2020.

6)Sanction latter of State Bank of India main Branch-Bhusawal

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

12)it is certified that the property is SARFASI compliant

SCHEDULE OF THE PROPERTY(IES) –

TPS No-2 final plot no-66 ,Survey No-48/2 plot no-5+8

area-507.64.sq.mtr Shivar –Satare Ta- Bhusawal

East- plot no-6 & 9

West- wide road of 6 mtr

North- plot no-2

South- wide road of 18 mtr

Signature of the Advocate.

SURESH G ZADKHANDE ADVOCATE BHUSAWAL

Shri-S.G.Zadkhande

Notary Govt. of India