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To,
The Manager
Canara Bank,
Mandvi Branch
Vadodara

SUB: LEGAL SCRUTINY REPORT

1. Description of the Documents scrutinized.

Sr. No.	Date	Documents	Whether the document is ORIGINAL/ CERTIFIED / TRUE COPY
1.		Copy of the Village form entry no. 6 issued by Mamlatdar Vadodara.	PHOTOCOPY
2.		Copy of the Village form entry no. 7/12 issued by Mamlatdar Vadodara.	PHOTOCOPY
3.		Copy of the Village form entry no. 8/A issued by Mamlatdar Vadodara.	PHOTOCOPY
4.	24.02.2010	Copy of the Registration Receipt vides no. 2010017005030 for the Sale Deed no.2797.	PHOTOCOPY
5.	24.02.2010	Copy of the Sale Deed executed for the captioned property Land i.e. R.S.no. 950/1 Paikki, Khata no.3414, Southern Side admeasuring 3331 Sq. Mtrs., executed by 1. Laxmiben Widow of Shankarbhai Ranchodbhai Patel 2. Chandrikaben Daughter of Shankarbhai Ranchodbhai Patel wife of Bhailalbhai Patel 3. Dharmisthaben Daughter of Ramdas Ranchodbhai Patel wife of Govindbhai Patel 4. Yogeshbhai Shankarbhai Patel 5. Ilaben Daughter of Shankarbhai	PHOTOCOPY

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		Ranchodbhai Patel wife of Ramanbhai Patel 6. Devendrabhai Shankarbhai Patel in favour of 1. Jayantibhai Dalsukhbhai Panchal 2. Pranavbhai Jayantibhai Panchal 3. Kartikbhai Jayantibhai Patel before the Sub Registrar -4 (Gorwa) vides Registration no.2797.	
6.	24.02.2010	Copy of the Index-II declaring the Sale Deed no.2729.	PHOTOCOPY
7.	25.08.2010	Copy of the Sale Deed executed for the captioned Land i.e. R.S.no. 950/2 admeasuring 5312 Sq. Mtrs., executed by Legal heir of Manubhai Pragjibhai Desai 1. Samirbhai Manubhai Patel 2. Yogeshbhai Manubhai Patel 3. Sunitaben Manubhai Patel wife of Sudhindrakumar Shukla 4. Meenaben Manubhai Patel wife of Rajendrakumar Patel 5. Shilaben Manubhai Patel wife of Jitendrakumar Patel 6. Legal heir of Pragjibhai Desai 1.Bhailalbhai Pragjibhai Patel 2.Vibhaben Daughter of Bhailalbhai Pragjibhai Patel wife of Sachin Soni Conforming party Legal heir of Manubhai Pragjibhai Desai Kantaben widow of Manubhai Patel in favour of 1. Jayantibhai Dalsukhbhai Panchal 2. Pranavbhai Jayantibhai Panchal 3. Kartikbhai Jayantibhai Patel before the Sub Registrar -4 (Gorwa) vides Registration no.11766.	PHOTOCOPY
8.	25.08.2010	Copy of the Index-II declaring the Sale Deed no. 11766.	PHOTOCOPY
9.	30.07.2012	Copy of the N.A. Order issued by Vadodara Collector, vides no. REVI / N.A. / S.R / 48 / 2012-2013.	PHOTOCOPY
10.	07.05.2013	Copy of the Notarised Partnership deed executed between 1. Mr.Vipul Chaganbhai Bhalani 2. Mr.Girdharbhai Ravjibhai Bharadva 3. Mr.Lalji Girdharbhai Bharadva 4. Mr.Dilipbhai Bhagwanjibhai Ghorecha	PHOTOCOPY

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		5. Mr.Naresh Mavjibhai Ramoliya 6. Mr.Bhanubhai Jamnadas Sitapara 7. Mr.Arvindbhai Jamnadas Sitapara 8. Mr.Sanjay Chinubhai Patel 9. Mrs. Varshaben Sanjaybhai Patel & 10. Mr. Rajesh Bhimjibhai Kaneria to do business in the name & style of M/s ELEGANCE REALITY before the Notary Varsha S. Patel vides no.22374.	
11.	13.05.2013	Copy of the Notarised Power of Attorney executed between 1. Jayantibhai Dalsukhbhai Panchal 2. Pranavbhai Jayantibhai Panchal 3. Kartikbhai Jayantibhai Patel all appointing their POA Holders 1. Pranavbhai Chimanbhai Panchal 2. Yogeshbhai Chimanbhai Panchal before the Notary V.P. Shah Vides no. 1310.	PHOTOCOPY
12.	17.05.2013	Copy of the Agreement to Sale executed for the Captioned land i.e. Consolidated Block / R.S.no. 950/1 Paikki, admeasuring 8094 Sq. Mtrs., & 950/2, admeasuring 7588 Sq. Mtrs., T. P. Scheme no. 60., F.P. no. 98, 99, admeasuring 10987 Sq. Mtrs., and Agreement to Sale is executed by 1. Jayantibhai Dalsukhbhai Panchal 2. Pranavbhai Jayantibhai Panchal 3. Kartikbhai Jayantibhai Patel (no.2 himself ,no.1 & 3) through their POA Holder Pranavbhai Jayantibhai Panchal in favour of M/s ELEGANCE REALITY a partnership firm through its partner 1.Vipulbhai Chaganbhai Bhalani 2.Arvindbhai Jamnadas Sitapura before the Sub Registrar – 4 (Gorwa) vides registration no.3289.	PHOTOCOPY
13.	17.05.2013	Copy of the Index-II declaring the Sale Deed no. 3289.	PHOTOCOPY
14.	04.09.2013	Copy of the Permission for Construction (Rajja Chhithi) issued by Vadodara	PHOTOCOPY

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		Mahanagar Seva Sadan vides no. L-44/ 2013-2014.	
15.	07.09.2013	Copy of the Registration Receipt no. 2013014024872 for Sale Deed no. 7670.	PHOTOCOPY
16.	07.09.2013	Copy of the Power of Attorney executed for captioned Land R.S.no. 950/1 Paikki & R.S.no. 950/2 admeasuring 10978 Sq. Mtrs., executed by 1. Jayantibhai Dalsukhbhai Panchal 2. Pranavbhai Jayantibhai Panchal 3. Kartikbhai Jayantibhai Patel appointing their POA Holder 1. Pranavbhai Jayantibhai Panchal & 2. Kartikbhai Jayantibhai Patel before the Sub Registrar- 4 (Gorwa) Vides Registration vides no. 7670.	PHOTOCOPY
17.	26.09.2013	Copy of the Notarised partnership deed executed between 1. Mr. Sanjay Chinubhai Patel 2. Mrs. Varshaben Sanjaybhai Patel to do business in the name & style of M/s ELEGANCE REALITY a partnership firm before the Notary Mahesh M. Patel Vides no. 7233.	PHOTOCOPY
18.	27.08.2015	Copy of the Registration Receipt no. 2015017018748 for Sale Deed no. 7623.	ORIGINAL
19.	27.08.2015	Copy of the Sale Deed executed for the Captioned Property i.e. "GUNATIT RESIDENCY" **Tower F, Fourth Floor, Flat no. 407** admeasuring 68.00 Sq. Mtrs., Undivided Share of Land admeasuring 25.73 Sq. Mtrs., executed by 1. Jayantibhai Dalsukhbhai Panchal 2. Pranavbhai Jayantibhai Panchal 3. Kartikbhai Jayantibhai Patel all through their POA Holder Sanjaybhai Chinubhai Patel along with Conforming Party- M/s ELEGANCE REALITY a partnership firm through its partner Sanjaybhai Chinubhai Patel in favour of 1. Kenny Christopher Macwan 2. Amita Natubhai Vishwash before the Sub	ORIGINAL

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		Registrar- 4 (Gorwa) Vides Registration vides no. 7623.	
20.	27.08.2015	Copy of the Index-II declaring the Sale Deed no. 7623.	ORIGINAL
21.	26.07.2023	Copy of the Notarised Agreement to Sale executed for the Captioned Property i.e. "GUNATIT RESIDENCY" **Tower F, Fourth Floor, Flat no. 407** admeasuring 68.00 Sq. Mtrs., Undivided Share of Land land admeasuring 25.73 Sq. Mtrs., executed by 1. Kenny Christopher Macwan 2. Amita Natubhai Vishwash in favour of Durgesh Singh S/o Naval Singh before the Notary R.C. Soni Vides no. 7754.	ORIGINAL
22.		Copy of the Lay out Plan (MAP).	PHOTOCOPY

2. Description of the Property:

All that Piece and Parcel of non-agricultural plot of land in Mauje Gotri Vadodara lying being land bearing T. P. Scheme no. 60, Block / R. S. no. 950/1 Paikki, F. P. no. 99, & R. S. no. 950/2, F. P. no. 98, admeasuring 10978 Sq. Mtrs., Known as "GUNATIT RESIDENCY" **Tower F, Fourth Floor, Flat no. 407** admeasuring 68.00 Sq. Mtrs., Undivided Share of Land land admeasuring 25.73 Sq. Mtrs., at Registration District & Sub District Vadodara, District Vadodara, and bounded as under:

North: By After Margin Space
East: By Flat no. F/408
South: By Flat no. F/402
West: By Flat no. F/406

3. Tracing of Parties title at least for the last 13 years. If connected title of deeds reveals any circumstances or incidences which necessitate further tracing of party's title it shall also be done.

R.S. no. 950/1 :-

1. That as per the documents submitted before us for the captioned land i.e. Mauje Gotri, Vadodara lying being land bearing Consolidated Block / R.S.no. 950/1 Paikki, admeasuring 8094 Sq. Mtrs., as per the village mutation entry no. 2562 dated 24.01.1984 was originally owned by 1. Ramdas Ranchhodbhai & 2. Shankarbhai Ranchhodbhai and all the rights as to ownership and possession were lying with them.
2. That as per the documents submitted before us for the captioned land i.e. Mauje Gotri, Vadodara lying being land bearing Consolidated Block / R.S.no. 950/1 Paikki admeasuring 8094 Sq. Mtrs., as per the village mutation entry no. 5282 dated 31.07.2003 there is been a partition among the land owners and thereby virtue of the said partition Ramdas Ranchhodbhai had 4763 Sq. Mtrs. & Shankarbhai

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Ranchhodbhai had 3331 Sq. Mtrs., and thereby they became the individual owners of their share of land.

3. That as per the documents submitted before us for the captioned land i.e. Mauje Gotri, Vadodara lying being land bearing Consolidated Block / R.S.no. 950/1 Paikki admeasuring 4763 Sq. Mtrs., Ramdas Ranchhodbhai died on 25.06.2004 and thereby virtue of succession his legal heirs 1. Narmadaben Daughter of Ramdas Ranchodbhai Patel & Wife of Natubhai Patel 2.Shardaben Daughter of Ramdas Ranchodbhai Patel & Wife of Jethabhai Patel 3. Maganbhai Ramdas Patel 4. Hansaben Daughter of Ramdas Ranchodbhai Patel Wife of Jethabhai Patel 5. Vimlaben Daughter of Ramdas Ranchodbhai Patel Wife of Manubhai Patel 6. Navnitbhai Ramdas Patel 7. Dharmistha Daughter of Ramdas Ranchodbhai Patel Wife of Ashokbhai Patel became the Joint owners of the captioned land and all the rights as to ownership and possession were lying with them.

4. That as per the documents submitted before us for the captioned land i.e. Mauje Gotri, Vadodara lying being land bearing Consolidated Block / R.S.no. 950/1 Paikki admeasuring 3331 Sq. Mtrs., Shankarbhai Ranchhodbhai died on 11.11.2007 and thereby virtue of succession his legal heirs 1. Laxmiben Widow of Shankarbhai Ranchodbhai Patel 2. Chandrikaben Daughter of Shankarbhai Ranchodbhai Patel wife of Bhailalbhai Patel 3. Yogeshbhai Shankarbhai Patel 4. Ilaben Daughter of Shankarbhai Ranchodbhai Patel wife of Ramanbhai Patel 5. Devendrabhai Shankarbhai Patel became the Joint owners of the captioned land and all the rights as to ownership and possession were lying with them.

5. That as per the documents submitted before us for the captioned land i.e. Consolidated Block/R.S.no. 950/1 Paikki admeasuring 4763 Sq. Mtrs., a Sale Deed was executed by R.S.no. 950/1, Khata no.187, Northern Side admeasuring 4763 Sq. Mtrs., executed by 1. Narmadaben Daughter of Ramdas Ranchodbhai Patel & Wife of Natubhai Patel 2.Shardaben Daughter of Ramdas Ranchodbhai Patel & Wife of Jethabhai Patel 3. Maganbhai Ramdas Patel 4. Hansaben Daughter of Ramdas Ranchodbhai Patel Wife of Jethabhai Patel 5. Vimlaben Daughter of Ramdas Ranchodbhai Patel Wife of Manubhai Patel 6. Navnitbhai Ramdas Patel 7. Dharmistha Daughter of Ramdas Ranchodbhai Patel Wife of Ashokbhai Patel in favour of 1. Jayantibhai Dalsukhbhai Panchal 2. Pranavbhai Jayantibhai Panchal 3. Kartikbhai Jayantibhai Patel before the Sub Registrar -4 (Gorwa) vides Registration no.2729 dated 23.02.2010.

THEREAFTER for R.S.no. 950/1 Paikki admeasuring 3331 Sq. Mtrs., a Sale Deed was executed by 1. Laxmiben Widow of Shankarbhai Ranchodbhai Patel 2. Chandrikaben Daughter of Shankarbhai Ranchodbhai Patel wife of Bhailalbhai Patel 3. Dharmisthaben Daughter of Ramdas Ranchodbhai Patel wife of Govindbhai Patel 4. Yogeshbhai Shankarbhai Patel 5.Ilaben Daughter of Shankarbhai Ranchodbhai Patel wife of Ramanbhai Patel 6.Devendrabhai Shankarbhai Patel in

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favour of 1. Jayantibhai Dalsukhbhai Panchal 2. Pranavbhai Jayantibhai Panchal 3. Kartikbhai Jayantibhai Patel before the Sub Registrar -4 (Gorwa) vides Registration no.2797 dated 24.02.2010 .

Thereby virtue of both the Sale Deeds 1. Jayantibhai Dalsukhbhai Panchal 2. Pranavbhai Jayantibhai Panchal 3. Kartikbhai Jayantibhai Patel became the joint owners of the captioned property and all the rights as to ownership and possession are lying with them.

R.S. no. 950/2 :-

1. That as per the documents submitted before us for the captioned land i.e. Mauje Gotri, Vadodara lying being land bearing Consolidated Block/ R.S.no. 950/2 Paikki admeasuring 5312.00 Sq. Mtrs. as per the village mutation entry no. 1947, the said captioned land was originally owned by 1. Bhailalbhai Pragbhai Patel & 2. Manubhai Pragbhai Patel and all the rights as to ownership and possession were lying with them.
2. That as per the documents submitted before us for the captioned land i.e. Mauje Gotri, Vadodara lying being land bearing Consolidated Block / R.S.no. 950/2 Paikki admeasuring 5312.00 Sq. Mtrs. as per the village mutation entry no. 5666 dated 19.03.2005 the legal heirs of name of 1. Samirbhai Manubhai Patel 2.Yogeshbhai Manubhai Patel 3.Sunitaben Manubhai Patel wife of Sudhindrakumar Shukla 4. Meenaben Manubhai Patel wife of Rajendrakumar Patel 5. Shilaben Manubhai Patel wife of Jitendrakumar Patel 6. Vibhaben Daughter of Bhailalbhai Pragjibhai Patel wife of Sachin Soni entered as a Co- Owner with the name of 1. Bhailalbhai Pragbhai Patel & 2. Manubhai Pragbhai Patel became the joint owners of captioned land and all the rights as to ownership and possession were lying with them.
3. That as per the documents submitted before us for the captioned land i.e. Mauje Gotri, Vadodara lying being land bearing Consolidated Block / R.S.no. 950/2 Paikki admeasuring 5312.00 Sq. Mtrs. a Sale Deed was executed by Legal heir of Manubhai Pragjibhai Desai 1. Samirbhai Manubhai Patel 2.Yogeshbhai Manubhai Patel 3.Sunitaben Manubhai Patel wife of Sudhindrakumar Shukla 4.Meenaben Manubhai Patel wife of Rajendrakumar Patel 5. Shilaben Manubhai Patel wife of Jitendrakumar Patel 6. Vibhaben Daughter of Bhailalbhai Pragjibhai Patel wife of Sachin Soni Conforming party Manubhai Pragjibhai Desai Kantaben widow of Manubhai Patel in favour of 1. Jayantibhai Dalsukhbhai Panchal 2. Pranavbhai Jayantibhai Panchal 3.Kartikbhai Jayantibhai Patel before the Sub Registrar -4 (Gorwa) vides Registration no.11766 dated 25.08.2010 thereby virtue of the Sale Deed 1. Jayantibhai Dalsukhbhai Panchal 2. Pranavbhai Jayantibhai Panchal 3. Kartikbhai Jayantibhai Patel became the joint owners of the captioned land and all the rights as to ownership and possession are lying with them.

GUNATIT RESIDENCY

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BAPAN TEREDESAI ADVOCATE
VADODARA

1. That as per the documents submitted before us for the captioned land i.e. Mauje Gotri, Vadodara lying being land bearing Consolidated Block / R.S.no. 950/1 Paikki, admeasuring 8094 Sq. Mtrs., & 950/2, admeasuring 7588 Sq. Mtrs., T. P. Scheme no. 60., F.P. no. 98, 99, admeasuring 10987 Sq. Mtrs., and Agreement to Sale is executed by 1. Jayantibhai Dalsukhbhai Panchal 2. Pranavbhai Jayantibhai Panchal 3. Kartikbhai Jayantibhai Patel (no.2 himself ,no.1 & 3) through their POA Holder Pranavbhai Jayantibhai Panchal in favour of M/s ELEGANCE REALITY a partnership firm through its partner 1.Vipulbhai Chaganbhai Bhalani 2.Arvindbhai Jamnadas Sitapura before the Sub Registrar – 4 (Gorwa) vides registration no. 3289 dated 17.05.2013 & an DEVELOPMENT AGREEMENT before the Notary Vibhakar P.Shah vides no.1322 DATED 13.05.2013 AND THEREBY VIRTUE OF THE SAID AGREEMENTS THE POSSESSORY RIGHTS OF M/s ELEGANCE REALITY ARE BEEN CREATED. That the said land owners and developers are developing the housing scheme known as **GUNATIT RESIDENCY.**
2. That as per the documents submitted before us for the captioned Property i.e. "GUNATIT RESIDENCY" **Tower F, Fourth Floor, Flat no. 407** admeasuring 68.00 Sq. Mtrs., Undivided Share of Land admeasuring 25.73 Sq. Mtrs., An Agreement to Sale was executed by 1. Jayantibhai Dalsukhbhai Panchal 2. Pranavbhai Jayantibhai Panchal 3. Kartikbhai Jayantibhai Patel all through their POA Holder Yogeshbhai Chinubhai Patel **in favour of** Kenny Christopher Macwan before the Sub Registrar- 4 (Gorwa) Vides Registration vides no. 7032 dated 22.08.2014.

   THEREAFTER a Sale Deed was executed by 1. Jayantibhai Dalsukhbhai Panchal 2. Pranavbhai Jayantibhai Panchal 3. Kartikbhai Jayantibhai Patel all through their POA Holder Sanjaybhai Chinubhai Patel along with Conforming Party- M/s ELEGANCE REALITY a partnership firm through its partner Sanjaybhai Chinubhai Patel **in favour of** 1. Kenny Christopher Macwan 2. Amita Natubhai Vishwash before the Sub Registrar- 4 (Gorwa) Vides Registration vides no. 7623 dated 27.08.2015 and thereby virtue of the Sale Deed 1. Kenny Christopher Macwan 2. Amita Natubhai Vishwash became the joint owners of the captioned Property and all the rights as to ownership and possession are lying with them.
3. That as per the documents submitted before us for the captioned Property i.e. "GUNATIT RESIDENCY" **Tower F, Fourth Floor, Flat no. 407** admeasuring 68.00 Sq. Mtrs., Undivided Share of Land admeasuring 25.73 Sq. Mtrs., An Agreement to Sale is executed by 1. Kenny Christopher Macwan 2. Amita Natubhai Vishwash **in favour of** Durgesh Singh S/o Naval Singh before the Notary R.C. Soni Vides no. 7754 dated 26.07.2023 and thereby virtue of the Said Agreement the right of Durgesh Singh S/o Naval Singh are been created in the Captioned Property.
4. **Encumbrance certificate for a period of 13 years for all the items of properties subject to 3 above.**

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SAPAN TERE DESAI
ADVOCATE
VADODARA

We have prepared the above stated report under instruction provided by as per document submitted before us which have been mentioned in above list of Documents. We have taken a detailed searched with regard to the Sub-Registrar- 4 (Gorwa) from the dated of 01.01.2010 to 26.07.2023 Vide Receipts no. 8022023847850.

I have not found any charge of any nature on the captioned property and the title is clear, marketable and alienable.

5. **Evidence of possession Findings on documents and revenue record.**
Agreement to Sale is executed by 1. Kenny Christopher Macwan 2. Amita Natubhai Vishwash **in favour of** Durgesh Singh S/o Naval Singh before the Notary R.C. Soni Vides no. 7754 dated 26.07.2023.

6. **The Documents to be deposited (Original / Certified) for creation of valid and enforceable mortgage and the specific persons who are required to create mortgage/ to deposit documents creating the mortgage.**

1. **Original** Registration Receipt (R.R.) & Sale Deed executed by 1. Jayantibhai Dalsukhbhai Panchal 2. Pranavbhai Jayantibhai Panchal 3. Kartikbhai Jayantibhai Patel all through their POA Holder Sanjaybhai Chinubhai Patel along with Conforming Party- M/s ELEGANCE REALITY a partnership firm through its partner Sanjaybhai Chinubhai Patel **in favour of** 1. Kenny Christopher Macwan 2. Amita Natubhai Vishwash before the Sub Registrar- 4 (Gorwa) Vides Registration vides no. 7623 dated 27.08.2015.
2. **Original** Agreement to Sale executed by 1. Kenny Christopher Macwan 2. Amita Natubhai Vishwash **in favour of** Durgesh Singh S/o Naval Singh before the Notary R.C. Soni Vides no. 7754 dated 26.07.2023.
3. Registration Receipt (R.R.) & Sale Deed executed by 1. Kenny Christopher Macwan 2. Amita Natubhai Vishwash **in favour of** Durgesh Singh S/o Naval Singh.

7. **Whether any mortgage/charge was created against the property under CERSAI (Yes/No) : NO Search Ref no. 6170020105524**
If Yes, Charge details against the property like Name of the Bank, date of creation of charge etc.,

8. **Certificate of Title should clearly disclosed:-**

(a) **Whether the party has an absolute, clear and marketable title over the property proposed to be mortgaged.**
Durgesh Singh S/o Naval Singh would derive an absolute, clear and marketable title over the property proposed to be mortgaged after execution of sale deed.

(b) **Whether the party can execute valid simple mortgage/equitable mortgage in favour of the Bank.**

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Durgesh Singh S/o Naval Singh can execute valid simple mortgage/equitable mortgage in favour of the Bank

(c) **Whether any of the property intended to be given by way of mortgage is subject to any minor's or any other claims.**

I have not found any minor's interest involved in the captioned property.

PLACE : VADODARA
DATE : 05.08.2023

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SAPAN TEREDESAI ADVOCATE VADODARA

TEREDESAI ASSOCIATES

SAPAN ANILBHAI TEREDESAI

Digitally signed by SAPAN ANILBHAI TEREDESAI
Date: 2023.08.05 12:01:42 +05'30'

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Advocate

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ANNEXURE-II

CHECK LIST FOR THE GUIDELINES OF THE ADVOCATE FOR SUBMISSION OF LEGAL SCRUTINY REPORT

1. **Nature of Title (Ownership / Leasehold / Occupancy / Govt. Grant / Allotments etc.) :**

   Allotments

2. **If Leasehold, Whether:**
   a) **Lease deed is duly stamped and registered**

      NOT APPLICABLE
   b) **Lessee is permitted to mortgage the Leasehold right**

      NOT APPLICABLE
   c) **Duration of the Lease / Unexpired period of lease**

      NOT APPLICABLE
   d) **If a Sub-Lease, check the lease deed in favour of Lessee as to whether Lease deed permits Sub-Leasing and mortgage by Sub Lessee also**

      NOT APPLICABLE
3. **If, Govt. Grant / allotment / Lease-cum sale agreement, whether:**
   a) **Grant / Agreement etc. provides for alienable rights to the mortgagor with or without conditions,**

      NOT APPLICABLE
   b) **The mortgagor is competent to create charge on such property**

      NOT APPLICABLE
4. **If Occupancy Right : Whether**
   a) **Such right is heritable and transferable**

      YES
   b) **Mortgage can be created**

      YES
5. a) **Whether provisions of Urban Land Ceiling Act applicable / Permission obtained:**

      NOT APPLICABLE

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b) Whether NOC under Income Tax Act is required / obtained

NOT APPLICABLE

c) Whether records with the Registrar of Assurances verified (If applicable)

NOT APPLICABLE

6. Whether there are claims from Minor/s and His / their interest in the property /ies. Specify the share of minor/s with name:

There are no minor rights

7. In case of Agricultural land, the position regarding creation and enforceability with regard to local laws.

NOT APPLICABLE

8. In case of conversion of Agricultural land for commercial purpose, whether requisite procedure / permission complied with / obtained

YES

9. a) In case of partition / settlement deeds, whether original deed is available for deposit. If not the modality / procedure to be followed to create a valid mortgage.

NOT APPLICABLE

b) Whether mutation has been effected and the mortgagor is in possession and enjoyment of his share.

NOT APPLICABLE

c) Whether the partition is valid in law?

NOT APPLICABLE

10. a) In case of partnership firm, whether the property belongs to the firm and registered.

NOT APPLICABLE

b) Whether the person/s creating the mortgage has / have the authority to execute on behalf of the firm.

NOT APPLICABLE

11. In case of Limited Companies, verify the Borrowing Power Resolution, authority to create mortgage / execution of documents, any prior charges with ROC, MOD / AOA, provision for common seal etc.

NOT APPLICABLE

12. In case of Societies / Associations, verify requisite resolutions, bye laws, powers to borrow, encumbrances etc.

NOT APPLICABLE

13. In case of POA holder, verify the genuineness of POA and the extent of powers. Whether the POA is properly executed / stamped / authenticated / enforceable as per the Law of the place.

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Yes POA is registered before the Sub Registrar hence enforceable at Law

14. **If the property is a flat / apartment or residential / commercial complex, verify**

a) **Promoter's / Land Owner's title to the land / building**

Property is Residential and the title is good, clear & marketable.

b) **Whether the flats are developed by the Land owner or constructed on joint development basis**

NOT APPLICABLE

c) **Development agreement / POA**

NOT APPLICALE

d) **Extent of Authority of the Developer / Builder**

NOT APPLICABLE

e) **Whether the construction is approved by the competent authority?**

YES

f) **Independent title verification of the land or building in question.**

The Search has been taken for 14 years

g) **Sale Deed (duly registered)**

Agreement to Sale is executed by 1. Kenny Christopher Macwan 2. Amita Natubhai Vishwash **in favour of** Durgesh Singh S/o Naval Singh before the Notary R.C. Soni Vides no. 7754 dated 26.07.2023.

h. **Whether it is a second / subsequent sale?**

Second Sale

i. **Payment of proper stamp duty**

YES

j. **Conveyance in favour of the Society / Condominium concerned**

NOT APPLICABLE

k. **Occupancy certificate / allotment letter / letter of possession**

YES

l. **Membership details in the Society etc.**

NOT APPLICABLE

m. **Share Certificates**

NOT APPLICABLE

n. **NOC for the Society**

NOT APPLICABLE

o. **Latest maintenance charges paid receipt from Society**

NOT APPLICABLE

p. **Whether proportionate share in land is transferred to the mortgagor**

NOT APPLICABLE

q. **Documents evidencing possession such as Telephone Bill, Electricity Bill, Tax paid receipt etc.**

Municipal Tax Receipt.

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VADODARA

r. **Other legal requirements under the local / municipal laws with regard to ownership of flats / apartments / building regulations, Society laws, etc.**

NOT APPLICABLE

15. **In case of joint family property and mortgage created for family benefit / legal necessity, verify whether major co-partners have no objection, joined in execution, rights of female members, minor's shares etc.**

NOT APPLICABLE

16. **Genealogical tree is to be drawn up wherever the title has been acquired by succession.**

NOT APPLICABLE

17. **Pending litigations / Court attachments / injunction / stay orders / acquisition by the Govt. / Local authorities etc., if any**

NOT APPLICABLE

18. **Any other matters affecting the proposed creation of mortgage not covered elsewhere.**

NOT APPLICABLE

PLACE : VADODARA
DATE : 05.08.2023

TEREDESAI ASSOCIATES

SAPAN ANILBHAI TEREDESAI

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Nr. Reliance Mall, Man Darwaja, Udhana Char Rasta
Surat -395002 tasurat3@gmail.com

ANNEXURE-III

CERTIFICATE

The Manager,
Canara Bank,
Mandvi Branch,
Vadodara
Dear Sir,

SUB.: Inspection / Verification of Records of landed Property at Registrar/ Sub-Registrar's Office, Vadodara.

This is to confirm that I have visited the Registrar/ Sub-Registrar's Office at Vadodara on 26.07.2023 and verified the details of the property are in the names of **1. Kenny Christopher Macwan 2. Amita Natubhai Vishwash.**

The Property details are as under: All that Piece and Parcel of non-agricultural plot of land in Mauje Gotri Vadodara lying being land bearing T. P. Scheme no. 60, Block / R. S. no. 950/1 Paikki, F. P. no. 99, & R. S. no. 950/2, F. P. no. 98, admeasuring 10978 Sq. Mtrs., Known as "GUNATIT RESIDENCY" **Tower F, Fourth Floor, Flat no. 407** admeasuring 68.00 Sq. Mtrs., Undivided Share of Land admeasuring 25.73 Sq. Mtrs., at Registration District & Sub District Vadodara, District Vadodara, and bounded as under:

North: By After Margin Space **East:** By Flat no. F/408
South: By Flat no. F/402 **West:** By Flat no. F/406

Further, I certify as under:

1. That I have verified the certified copy of the material title deeds, i.e., **Sale Deed Vides Registration no. 7623 dated 27.08.2015** from the Office of Registrar/Sub Registrar & confirm that the original deed will be available with the Canara Bank is/are genuine.
2. That there are prior charges over the said property and Shri/Smt/M/s. **1. Kenny Christopher Macwan 2. Amita Natubhai** has the absolute owner of the said property as per the records available and verified by me in the Registrar / Sub-registrar's office.

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VADODARA

3. That as per the records available at Registrar / Sub-registrar's office, the property is mortgaged / charged to:

Date of Document	Description of the Document	In whose favor	Amount mentioned in the Document

PLACE: VADODARA
DATE : 05.08.2023

TEREDESAI ASSOCIATES

SAPAN ANILBHAI TEREDESAI

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Nr. Reliance Mall, Man Darwaja, Udhana Char Rasta,
Surat -395002 tesurat3@gmail.com

CERTIFICATE TO BE ISSUED BY THE ADVOCATE WHO SCRUTINIZED THE DOCUMENTS

I have gone through the original title deeds intended to be deposited relating to the property and offered as scrutiny by way of simple / equitable mortgage the document of title referred to above are perfect evidence of title and that if the said simple / equitable mortgage is created are deposited in the manner required by law, it will satisfy the requirements of creation of simple / equitable mortgage and I further certify that:

1. I have made a search in the land/revenue records and do not find any adverse features, which would prevent the titleholders from creating a valid mortgage
2. I have visited the Registrar / Sub Registrar's Office 26.07.2023 and verified the records / details of the property are belonging to **1. Kenny Christopher Macwan 2. Amita Natubhai.**
3. There are no prior mortgages / charge whatsoever as could be seen from the encumbrance certificate for the period from 2010 to 2023 pertaining to the immovable property covered by the above said title deeds.

NO

4. There are Prior Mortgages / charges to the extent of **Rs. /-** which are liable to be cleared or satisfied by complying with the following:

NO

5. There are claims from minor/s and his/their interest in the property/ies is to the extent of _____(specify the share of the minor/s with name)

NO

6. The undivided share of the minor/s is (whether there is a claim or not) _____(specify the share of the minor/s)

NO

7. The property/ies is/are subject to the payment of **Rs. /-** (specify the liability that is fastened or could be fastened on the property/ies).

NO

8. Provisions of Urban Land Ceiling Act are NO / permission obtained.

NO

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VADODARA

9. Holding / acquisition is in accordance with the provision s of the Land Reforms Act.

NO

10. The mortgage, if created, will be available to the Bank for the liability of the intending borrower **Durgesh Singh S/o Naval Singh.**
I certify that the captioned property belongs to the ownership of **1. Kenny Christopher Macwan 2. Amita Natubhai.**

Place : Vadodara

Date : 05.08.2023

TEREDESAI ASSOCIATES

TEREDESAI ASSOCIATES VADODARA
SAPAN TEREDESAI ADVOCATE

SAPAN ANILBHAI TEREDESAI

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