

NISHANT CHATURVEDI  
Advocate

Res: Cum Office: 216, Bell Road  
Clementown Town, Dehradun-248002  
Mob. No. : 9627288300

Date: 20-9-2018

To,

The Senior Chief Manager  
Bank of Baroda  
Branch Vikasnagar  
Dehradun

Dear Sir/Madam,

REG: Title Opinion Report certifying Non Encumbrance of the property detailed in Sale Deed No. 4556 Property All that Shop No. 3 (without roof rights) forming part of Property bearing Municipal No. 50 (old No. 8/78 (New No. 8/50) area 9 sq. meters situated at Mauza Vikasnagar (Nagar Palika) Pargana Pachwa Doon District Dehradun (morefully described in schedule) and belonging to Shri Saeed Ahamad son of Shri Wahid Ahamad resident of Village Jeevangarh District Dehradun

Refer to your letter No. \_\_\_\_\_ dated \_\_\_\_\_ requesting me to furnish non encumbrance and certify and submit the Title Cum Opinion Report about the clear and marketable title to the above property to be mortgaged for securing the credit facility's granted/proposal to be Shri Saeed Ahamad son of Shri Wahid Ahamad resident of Village Jeevangarh District Dehradun granted to (borrower)

1. Description and Area of the property proposed to be mortgaged. Specific number(s) and address of property alongwith boundaries and measurements.	All that Shop No. 3 (without roof rights) forming part of Property bearing Municipal No. 50 (old No. 8/78 (New No. 8/50) area 9 sq. meters situated at Mauza Vikasnagar (Nagar Palika) Pargana Pachwa Doon District Dehradun bounded and butted as under:-  EAST : Property of Seller. Side measuring 11 feet WEST: Property of Seller ( in which tenaney of Verma Jewellers) Side measuring 11 feet NORTH: Property of Seller. Side measuring 8 feet 8 inch SOUTH: Road. Side measuring 8 feet 8 inch Commercial
2. Nature of Property (Whether Agriculture Non-Agriculture, Commercial, Residential or Industrial.	
3. Name of the Mortgagor/Owner And status in the Account i.e.	Shri Saeed Ahamad (Absolute owner)

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<p>borrower (s) or guarantor and whether individual, Sole Proprietor, Partner, Director, Karta or Trustee.</p> <p>In case the Mortgagor is Partner/ Director/ Trustee who is mortgaging the property on behalf of Partnership/ Company/ Company/ Trust, Whether he/she has the authority, Copy of the Resolution/ Memorandum &amp; Articles of Association / Trust Deeds etc. whether examined and verified.</p>	
4. Whether any minor lunatic or un-discharged insolvent is contacting Precautionary steps to be taken.	N.A.
<p>5. Whether the property is Free Hold or Lease Hold.</p> <p>If Lease hold then period of lease and if free hold whether Urban Land Ceiling Act applies and permission to be obtained.</p>	Free Hold
6. Source of Property i.e. Self acquired or Ancestral. If Ancestral then mode of succession and whether original Will/ Probate is available.	Self Acquired
7. Whether the Mortgagor is Co-Owner/Joint Owner and / or any partition of the property is made between the members of the family through Partition Deeds. If yes, , Whether Original Registered Partition Deeds is	-No- Absolute Owner
8. Whether the Mortgagor is in exclusive possession of the property. Or it is leased/rented out to third party.	- Yes-
9. Whether the property is mutated in Municipal/ Revenue records and Mortgagor's name is reflecting and if not the reason thereof.	Yes (in the municipal records)
10. Whether any restriction for creation of mortgage is imposed under Central/ State Local Laws. If yes then specify whose	N.A.

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consent or permission would be required for creation of mortgage.	
11. Whether all the original Title Deeds including antecedent Title Deeds and other relevant documents are available, Please give detailed list.	<p>-Yes-</p> <p>1-Sale Deed dated 17-9-1997 in favour of Shri Saeed Ahamad being document no. 45563</p> <p>2- Municipal Assessment from the year 1985 to 1990 wherein the said property has been duly mutated in the name of previous owner Smt. Anguri Devi wife of Shri Sumer Chand</p> <p>3- Municipal Assessment from the year 1995 to 2000 wherein the said property has bee duly mutated in the name of present owner Shri Saeed Ahamad</p>
12. Whether the Advocate has personally visited the Sub Registrar/Revenue/Municipal office and examined the records.	-Yes-
13. Whether the Search is being made for the period of 30 years. If no reason thereof.	<p>-Yes-</p> <p>30 years</p>
14. Details of documents examined/ scrutinized (which are in chronological order with serial numbers, type/ nature of document date of execution, parties, date of registration details including the details of revenue/ society records etc).	<p>1-Copy of Sale Deed dated 17-9-1997 in favour of Shri Saeed Ahamad being document no. 45563</p> <p>2- Copy of Municipal Assessment from the year 1985 to 1990 wherein the said property has been duly mutated in the name of previous owner Smt. Anguri Devi wife of Shri Sumer Chand</p> <p>3- Copy of Municipal Assessment from the year 1995 to 2000 wherein the said property has bee duly mutated in the name of present owner Shri Saeed Ahamad</p>
15. Tracing of chain of title in favour of the Mortgagor/owner starting from the earliest document available. The nature of document/ Deed conveying the title should be mentioned with description of parties alongwith the type of right it creates.	<p><u>This is to certify that I have thoroughly searched and inspected the records available in the office of the Sub Registrar, Vikasnagar Dehradun and revenue records from the year 1988 upto 20-09-2018 for last more than 30 year in respect of All that Shop No. 3 (without roof rights) forming part of Property bearing Municipal No. 50 (old No. 8/78 (New No. 8/50) area 9 sq. meters situated at Mauza Vikasnagar (Nagar Palika ) Pargana Pachwa Doon District Dehradun (morefully described in</u></p>

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Para No. 1 of title opinion report) and have found that the said property is standing in the name of Shri Saeed Ahamad son of Shri Wahid Ahamad resident of Village Jeevangarh District Dehradun

Previously the said property owned and possessed by Smt. Anguri Devi wife of Shri Sumer Chand and her name was recorded in the Municipal Records since the year 1985 to 1990.

Smt. Anguri Devi sold the said property i.e. Shop No. 3 area 97 sq. feet or 9 sq. meters (without roof rights) (morefully described in schedule) to Shri Saeed Ahamad son of Sri Wahid Ahamad resident of Village Jeevangarh District Dehradun vide sale deed dated 17-09-1997 duly registered in the office of the Sub Registrar, Dehradun in book no.1 volume 5 on page 63 and in addl. file book no. 1 volume 698 on pages 499 to 520 at serial no. 4556 dated 29-9-1997.

After purchase of the said property the name of Shri Saeed Ahamad has been duly mutated in the municipal records.

The said property is mortgaged with Adhar Housing Finance Co. Dehradun and after redemption of the said property from Adhar Housing Finance will be free from all charges, liens and encumbrances and then Shri Saeed Ahamad will holding a clear and marketable title with absolute transferable rights over the said property.

Provisions of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 are applicable to the present property.

16. Whether there is any doubt/suspicious about the genuiness of the original documents. If yes, then specify.

-No-

17. The final Certificate of the Advocate confirming that title of the property's to be mortgaged is examined by him and the same is/ are clear and marketable.


I have found that the said property is mortgaged with Adhar Housing Finance Co. Ltd.

18. List of documents to be deposited for creation of

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1-Original Sale Deed dated 17-9-1997 in favour of Shri Saeed Ahamad being document no.

<p>mortgage by mortgagor including any additional document required in addition to the documents available</p>	<p>45563</p> <p>2- Certified copy of Municipal Assessment from the year 1985 to 1990 wherein the said property has been duly mutated in the name of previous owner Smt. Anguri Devi wife of Shri Sumer Chand</p> <p>3- Certified copy of Municipal Assessment from the year 1995 to 2000 wherein the said property has bee duly mutated in the name of present owner Shri Saeed Ahamad regarding mutation in the name of present owners</p>
<p>19. Whether any additional formalities to be completed by the proposed Mortgagor. If yes, state specifically in case of Flat(s) property(s) in Co-op Societies whether allotment letter, possession letter share certificate, affidavit, power of attorney etc. is required.</p>	<p>1- Search Receipt</p>

Dated: 20-09-2018

  
Signature of the Advocate

**Encls:**

1- Sale Deed dated 17-9-1997

2- Municipal Assessment from the year 1985 to 1990 wherein the said property has been duly mutated in the name of previous owner Smt. Anguri Devi wife of Shri Sumer Chand

3- Municipal Assessment from the year 1995 to 2000 wherein the said property has bee duly mutated in the name of present owner Shri Saeed Ahamad

4- Letter of Adhar Housing Finance Co. Ltd.

