

Legal Scrutiny Report

To,

Date:

Sir/Madam,

Subject: _____

PART - I: LIST OF DOCUMENTS SCRUTINISED

Sl. No.	Description of the document	Document Number	Date of the Document
1			
2			
3			
4			
5			
6			
7			
8			
9			

PART- II: DESCRIPTION OF THE PROPERTY OFFERED AS SECURITY

All that piece and parcel of property bearing Site No. _____ Katha No. _____, formed in land bearing Survey No. _____, situated at _____, measuring East to West _____ feet, and North to South _____ feet, in all measuring square feet, presently comes within the limits of _____ and bounded on:

East By: _____

West By: _____

North By: _____

South By: _____

PART- III: FLOW OF TITLE

1. Originally the Property belongs to _____ acquire through a registered sale deed document no. _____ dated: _____ land in survey no. _____, situated at _____, measuring East to West _____ feet, and North to South _____ feet, in all measuring square feet _____
2. _____ along with _____ executed a sale deed in favor of _____ in survey no. _____, measuring square feet in a sale deed document bearing no. _____ dated: _____, in all measuring _____ square feet.
3. There was an agreement for sale between _____ and _____ in a document dated: _____ registered as document no. _____, dated: _____ and stored in _____, registered in the Office of the Sub-Registrar, _____
4. One _____ purchased this property from _____ through a registered sale deed dated: _____ as document no. _____ dated: _____ land in survey no. _____, situated at _____, measuring East to West _____ feet, and North to South _____ feet, in all measuring _____ square feet.
5. The _____ Trust (Registered), its representative of its secretary _____ purchased the property from _____ though a registered sale deed dated: _____ as document no. _____, dated: _____, in all measuring _____ square feet.
6. Originally the Property was given to one _____ by Government of _____ in a document no. _____ dated: _____ land in survey no. _____, situated at _____ measuring East to West _____ feet, and North to South _____ feet, in all measuring _____ square feet, presently comes within the limits of _____
7. A Deed of Confirmation executed by _____ in favor of _____ in survey no. _____, measuring _____ square feet conforming that the

absolute owner of the property as _____

8. _____ also acquired a Khatha in his name in a document dated: _____ and license to build a house granted by _____ in favor of _____ in a document no. _____, dated: _____, in all measuring _____ square feet.
9. _____ executed a registered Gift deed in favor of _____ in a document dated: _____ and gifted the property in survey no. _____, measuring _____ square feet to _____. He was under possession and enjoyment for a period of _____ years; the Encumbrance Certificate suggest the same. feet.
10. The property originally belongs to _____, acquired by way of partition in a document no. _____ dated: _____ land in survey no. _____, situated at _____, measuring East to West _____ feet, and North to South _____ feet, in all measuring _____ square feet, presently comes within the limits of _____
11. The property is acquired in the name of _____ by way of Will from the _____ in a document no. _____ dated: _____ land in survey no. _____, situated at _____, measuring East to West _____ feet, and North to South _____ feet, in all measuring _____ square feet, presently comes within the limits of _____
12. Originally the Property was given to one _____ by Government of _____ by way of Military Patta in a document bearing no. _____ dated: _____ land in survey no. _____ situated at _____, measuring East to West _____ feet, and North to South _____ feet, in all measuring square feet, presently comes within the limits of _____
13. Originally the Property was given to one _____ by way of Court auctioned property in a document bearing no. _____ dated: _____ land in survey no. _____, situated at _____, measuring East to West _____ feet, and North to South _____ feet, in all measuring square feet, presently comes within the limits of _____
14. Originally the property is part of HUF (Hindu Undivided Family) was partitioned and a part of the original land is given to one _____ by way of partition _____ in a document bearing no. _____ dated: _____ land in survey no. _____, situated at _____, measuring East to West _____ feet, and North to South _____ feet, in all measuring square feet, presently comes within the limits of _____

15. The Genealogy certificate of _____ is collected from the office of _____ document bearing no. _____ dated: _____

16. The Death Certificate of _____ is collected from the office of _____ document bearing no. _____ dated: _____

PART – IV: ENCUMBRANCE CERTIFICATE

The E.C for a Period of _____ years commencing from dated: _____ to dated: _____ discloses that the recent copy of the Encumbrance Certificate is submitted to disclose the title of the _____, the document shows that there is _____ taken on this property. Thus, it is clear that there _____ over the property proposed for security.

PART – V: CONCLUSION

The applicant/proposed mortgage has got _____ title for _____ years. I am of the opinion that, the loan applicant _____ has got clear, valid, absolute and marketable title over the property proposed for security and he can create an equitable mortgage by depositing the original registered sale deed document bearing no.: _____ dated: _____ in favor of the Bank.

CERTIFICATE / LEGAL OPINION

The documents referred to above satisfy the requirements of creating Simple Mortgage and I further certify that:

1. Flow of Title for the last _____ years was observed i.e., who was the owner of the said property _____ years ago, how and when the title flowed to the applicant, stage by stage. In proof of such flow, all relevant documents are verified.
2. On verification of current year's assessment, tax receipt is obtained to ascertain that there are no arrears of land/house tax.
3. All the documents/papers submitted are valid, the executants are competent to execute, the documents are properly stamped and registered by the competent authority.
4. It is ensured that all documents/papers up to the _____ years are available. Title is

sustained on the ground of Sale Deed.

5. The applicant belongs to Joint Hindu Family.
6. The title is sustained on the ground of inheritance, the family genealogy is ascertained and flow of title is also considered as per provision of succession law.
7. A shared partition deed of proposers is obtained as proof of the applicant's' share in the ancestral property.
8. The parties who are members of the partition in the property have relinquished their right over the same from all co-parceners of the family who has got right over that ancestral property.
9. After the receipt of EC, it is verified that all the known/existing transactions of sale/purchase/mortgage/charge, etc. are found in E.C, which is free from encumbrance.
10. The Registered Sale Deed submitted is the original copy ensuring the Title of the applicant and the E.C suggests the same.
11. The following conditions of the Trust is followed and the Trust has issued a possession certificate according to their rules and regulations
12. It is ascertained that the identity of the property is established
13. The present owner of the property is _____ who is competent to create charge over the properties.

Advocate

Place:

Date: