

CONTENT

LEGAL OPINION REGARDING
MARKETABILITY OF TITLE TO THE
PROPERTIES OWNED BY
T. NIRMALA,
W/O. THANGARAJ
SITUATE AT, S.F.No. 244 / 1B,
AN EXTENT 0.44 Hec
PALLIPALAYAM AGRAHARAM
VILLAGE,
KOMARAPALAYAM TALUK
NAMAKKAL DISTRICT.

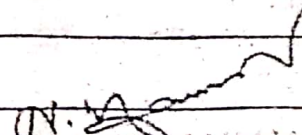
FORWARDED TO

THE SENIOR MANAGER,
UNION BANK OF INDIA,
(E - CORPORATION)
PALLIPALAYAM BRANCH,
KOMARAPALAYAM TALUK,
NAMAKKAL DISTRICT.

FORWARDED BY

N. MANIVASAKAM, B.A., B.L.,
ADVOCATE & NOTARY,
PALLIPALAYAM,
ERODE - 6.
CELL : 98428 40185

TITLE REPORT

1	Name and Address of the Branch to whom the title report is given		T. NIRMALA W/O. THANGARAJ, 3/468, PALIKATTUR, VEDIYARASAMPALAYAM PALLIPALAYAM AGRAHARAM VILLAGE, KOMARAPALAYAM TALUK NAMAKKAL DISTRICT.
2	Name of the Account and details of the Borrower		T. NIRMALA
3	Full Description of the Property		By virtue of Settlement deed to the borrower dated 16.05.2018 under Doc.No.1263 / 2018.
	3.1	Nature of Immovable Property	
	3.2	(i) Survey No	S.Nos. 244 / 1B
		(ii) Hissa No	NIL
		(iii) Ghat No	NIL
		(iv) Town Survey No	NIL
		(v) Khasra No.	NIL
		(vi) Patta No.	4580
		(vii) Khatha No.	NIL
		(viii) Plot No.	NIL
		(local name of the field as applicable including sub-divisions should be mentioned)	Pallipalayam Agraharam Village, Komarapalayam Taluk, S.No. 244 / 1B
3.3	Number/Identification details as per building map/plan	The property offered is not a Flat / Apartment, but the same is vacant land.	
3.4	Extent of Property	0.44 Hec (1.08 Acre)	
3.5	Name/s of the Owner/s	T. NIRMALA	
3.6	NATURE OF OWNERSHIP		
	Freehold	NIL	 2018 2018
	Lease hold (mention the residual lease term clearly)	NIL	

	License	NIL
	Undivided Interest (mention the shares)	NIL
	Trust Property (mention whether the borrower is a Trustee or beneficiary)	NIL
	Assignee/Grantee of Govt.	NIL
	Cultivating tenant	NIL
	Title only by possession (mention whether adverse possession/or others)	NIL
	As a Member/share holder of society	NIL
	As a mortgagee	NIL
	As a servient owner of easement right	NIL
	Any other ——— (The borrower namely T. NIRMALA, W/O. THANGARAJ separately got by way of settlement deed	

TRACING OF TITLE

FIRST OWNER :-

The property offered for security is originally belonged to V.Kanagaraj, S/o. Velappa gounder and Thangavel by virtue of a sale deed 30.12.1996 registered at SRO Palakadu, Kerala State as Doc. No. 8120 / 1996 then it was revalidated at SRO Pallipalayam are the **FIRST OWNERS**.

SECOND OWNER:-

During the course of the enjoyment, the said V.Kanagaraj, S/o. Velappa gounder had executed a settlement deed dated 24.04.2018 infavour of V.Sundharambal, W/o. Thangavel with regard to common 1/4 share in the above survey number and other survey numbers and the said deed was registered at SRO Pallipalayam as Doc. No. 1068 / 2018 is the **SECOND OWNER**.

After the demise of Thangavel the above said Sundarambal and her daughters namely Vanitha and Krithika her jointly executed a settlement deed on 16.05.2018 infavour of T.Nirmala, W/o. Thangaraj and the said document was registered at SRO Pallipalayam as Doc. No. 1263 / 2018. Thus the said T.NIRMALA is the title holder and **PRESENT OWNER** of the above said property.

5 Title deeds/document details under which ownership is acquired

	Name/Nature of Deed	Details like Regn. No & Date
First Owner	Sale deed executed by Sengodan and Thangaraj in favour of Kanakaraj and Thangavel	Registered at SRO Palakada, Kerala State as Dxc No. 8120 / 1996 dated 30.12.1996 and the same was revalidated at SRO Pallipalayam and assigned the same document number.
Second Owner	Settlement deed executed by V. Kanakaraj, S/o. Velappa gounder in favour of Sundarambal, W/o. Thangavel	Registered at SRO Pallipalayam as Dxc No. 1065 / 2018 dated 24.04.2018.
Borrower	Settlement deed executed by 1. Sundarambal, 2. Vanitha, 3. Krithika in favour of T. Nirmala, W/o. Thangaraj	Registered at SRO Pallipalayam as Dxc No. 1263 / 2018 dated 16.05.2018.

List of encumbrances

1) Nature of encumbrance:

- ☐ Charge under contract --- NIL
- ☐ Mortgage --- NIL
- ☐ Negative Lien --- NIL
- ☐ Lease/tenancy --- NIL
- ☐ Right of Maintenance /reversion --- NIL
- ☐ Charge by operation of Law --- NIL
- ☐ Preemption rights --- NIL
- ☐ Right to specific performance under an agreement to sell --- NIL
- ☐ Liens/First Charge under laws --- NIL
- ☐ Right of reversion to Government --- NIL
- ☐ Lis pendens --- NIL

2) Name of the person in whose favour encumbrance is subsisting

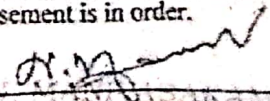
There is no encumbrances except the entry in favour of the borrower the T. NIRMALA

3) Date on which encumbrance has come into existence. --- 16.05.2018 by way of settlement deed.

7	<p>View on encumbrance</p> <p>In the case of encumbrance, the advocate should clearly opine as to:</p> <ul style="list-style-type: none"> <input type="checkbox"/> how far such an encumbrance would affect the value of the property.--- Not Applicable <input type="checkbox"/> Any permission/approvals are required for the Bank to create security.--- Not Applicable <input type="checkbox"/> The extent to which Bank's security would be jeopardized because of encumbrance. <ul style="list-style-type: none"> --- Not Applicable <input type="checkbox"/> Manner and cost of removal of encumbrance.--- Not Applicable
8	<p>Regulatory Issues:</p> <p>Clearly provide the following details: -</p> <ul style="list-style-type: none"> <input type="checkbox"/> Whether the property is affected by Land Ceiling Law.--- Not Applicable <p>Whether the property is affected by Land fragmentation Law.--- Not Applicable</p> <ul style="list-style-type: none"> <input type="checkbox"/> Whether the property is affected by Forest law.--- Not Applicable <input type="checkbox"/> Whether the property is affected by Planning Law.--- Not Applicable <input type="checkbox"/> Whether the property is affected by Urban Land Ceiling Law.--- Not Applicable <input type="checkbox"/> Whether the property is affected by rent restriction/control Law.--- Not Applicable <input type="checkbox"/> Whether the property is affected by Environment Law.--- Not Applicable <input type="checkbox"/> Whether the property is affected by user restrictions under Municipal/revenue Law.--- <ul style="list-style-type: none"> --- Not Applicable <input type="checkbox"/> Any other regulatory issue relating to property such as requirement of permission from Development Authority under Law relating to industrial parks.--- Not Applicable <p><u>Advocate has to give a report clearly that property is not subject any regulatory issues, if nothing above is applicable</u></p> <p>The above mentioned laws and regulatory issues are not applicable to the property offered for the loan as security and in any way the bank will not effect to hold charge over the property.</p>
9	<p>Views on regulatory hurdles</p> <p>If the property is affected by regulatory issues, the Advocate has to give a clear view, as to:</p> <ul style="list-style-type: none"> <input type="checkbox"/> how far such an encumbrance would affect the value of the property. --- Not Applicable <input type="checkbox"/> Any permission/approvals are required for the Bank to create security.--- Not Applicable <input type="checkbox"/> The extent to which Bank's security would be jeopardized because of encumbrance.--- <ul style="list-style-type: none"> Not Applicable

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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		
10	01.	30.12.1996 Doc.No.1068 / 1996 Original sale deed executed by Sengodan and Thangaraj infavour of Kanakaraj and Thangavel registered at SRO Palakadu, Kerala State then it was revalidate at SRO Pallipalayam.
	02.	24.04.2018 Doc.No.1068 / 2018 Original settlement deed executed by V.Kanakaraj. infavour Sundaramabl, W/o. Thangavel registered at SRO Pallipalayam
	03.	16.05.2018 Doc.No.1263 / 2018 Original settlement deed executed by 1.Sundarambal, 2.Vanitha, 3.Krithika infavour T.Nirmala, W/o. Thangaraj registered at SRO Pallipalayam
	04.	26.01.2021 Online copy of Patta No. 4580 stands in the name of Nirmala, W/o. Thangaraj
	05.	09.06.2021 VAO certificate
	06.	09.06.2021 F.M.B.
	07.	09.06.2021 Adangal
	08.	03.09.2021 Encumbrance certificate No. 52409664 / 2021 for the period from 01.01.1975 to 30.11.1992
	09.	01.09.2021 Encumbrance certificate No. 52413021 / 2021 for the period from 01.12.1992 to 30.08.2021
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 10.	
12	List of further documents called for, examined and perused <input type="checkbox"/> Advocate should provide the list of further documents asked for and examined <input type="checkbox"/> In case further documents are not necessary, the Advocate should make a statement here that further documents are not necessary	
13	Whether the documents examined are duly stamped as per the Stamp Act	The documents submitted for perusal and give opinion are properly stamped as per the stamp Act.
14	Whether the Registration endorsements are in order.	Registration endorsement is in order. 

Certificate of examination

The Advocate has to give certificate as follows:

i) "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"

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ii) I have obtained the certified copies of title deeds viz 1) Doc. No. 1068 / 2018 dated 24.04.2018,

2) Doc.No. 1263 / 2018 dated 16.05.2018 from the concerned SRO's and compared all the contents of said certified copies, to the property description, name of the owners, stamp paper numbers/denomination, registration endorsements/seals etc., with the corresponding originals of the above referred title deeds submitted by the proposed mortgagor to the Bank and confirm that the same are perfectly tallied and no differences observed.

Certificate of title

Title Clearance certificate should be as follows: -

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"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"

17.

List of documents to be deposited for creating the mortgage by deposit of title deeds

01.	30.12.1996 Doc.No.1068 / 1996	Original sale deed executed by Sengodan and Thangaraj infavour of Kanakaraj and Thangavel registered at SRO Palakadu, Kerala State then it was revalidate at SRO Pallipalayam.
02.	24.04.2018 Doc.No.1068 / 2018	Original settlement deed executed by V.Kanakaraj, infavour Sundaramabl, W/o. Thangavel registered at SRO Pallipalayam
03.	16.05.2018 Doc.No.1263 / 2018	Original settlement deed executed by 1.Sundarambal, 2.Vanitha, 3.Krithika infavour T.Nirmala, W/o. Thangaraj registered at SRO Pallipalayam.
04.	26.01.2021	Online copy of Patta No. 4580 stands in the name of Nirmala, W/o. Thangaraj
05.	09.06.2021	VAO certificate
06.	09.06.2021	F.M.B.
07.	09.06.2021	Adangal
08.	03.09.2021	Encumbrance certificate No. 52409664 / 2021 for the period from 01.01.1975 to 30.11.1992
09.	01.09.2021	Encumbrance certificate No. 52413021 / 2021 for the period from 01.12.1992 to 30.08.2021

All the documents are in order, if mortgage is created over the offered property that will not affect the interest of the bank.

Place : Pallipalayam,
Date : 29.09.2021.

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