

L.ANNADHURAI, B.A., B.L.,
ADVOCATE,
A-35, SAMPATH NAGAR,
CLUB MELAANGE ROAD,
ERODE-11.

OFF: 0424-2264797
CELL: 94422-36366

To,

Date: 21.10.2011

The Manager,
The Lakshmi Vilas Bank Ltd.,
Pallipalayam branch.

Sir,

Sub: Opinion regarding the title deeds of Balakrishnan son of Nataraja Mudaliar residing at 66A, Nehru Nagar, Pallipalayam - regarding.

LEGAL OPINION - TITLE REPORT

01. Name and address of the title holder : Balakrishnan,
S/o Nataraja Mudaliar,
66A, Nehru Nagar,
Pallipalayam,
Erode-6.
02. Constitution [Individual/Firm/Limited
Company/HUF/Trust] : Individual

03. **DESCRIPTION OF PROPERTY:**

Namakkal Registration District, Komarapalayam Sub
Registration District, Pallipalayam village, S.F.No.255/1 punja acre
1.35 kist Rs.3.06 in this property situates within the following
boundaries:

South of house site belongs to Muthusamy Gounder,

North of house site belongs to Komarasamy,

East of 20 feet road formed in eastern side of S.F.No.325 and
western side of S.F.No.255/1,2,

West of land of Rangasamy and Komarasamy,
in this 88 feet in east west on both sides, 30 feet in north south on
both sides totaling 2640 square and building constructed therein
and all other appurtenances attached there to and mamool
easementary rights.


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04. Name of property [Free hold/
Lease hold] : Free hold.

05. **LIST OF DOCUMENTS STUDIED:**

S.No.	Date	Doc. No.	Particulars of Documents
01. ✓	13.11.1978	2120/78	The original sale deed executed by Rangasamy, Komarasam and minor Nagarajan infavour of Balakrishnan.
02. ✓	08.07.1994		The patta issued by Zonal Deputy Tahsildar, Tiruchengode.
03. ✓	05.01.2011		The house tax receipt issued by Pallipalayam Municipality for the door nos.31 to 31/6.
04. ✓			The water tax receipt issued by Pallipalayam Municipality.
05. ✓			The receipt issued by Tamilnadu Electricity Board for S.C.No.04-159-007-496,497.
06. ✓			The Encumbrance certificate for the period from 01.07.1972 to 12.07.1979 for 14 years.
07. ✓			The Encumbrance certificate for the period from 13.07.1979 to 14.10.1980 for 2 years.
08. ✓			The Encumbrance certificate for the period from 01.01.1980 to 30.11.1992 for 13 years.
09. ✓			The Encumbrance certificate for the period from 01.12.1992 to 10.10.2011 for 20 years.

06. **TRACING OF TITLE:**

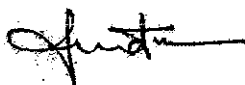
1. Originally, the property described in para no.3 situates in S.F.No.255/1 of Pallipalayam village absolutely belongs to Rangasamy, Komarasamy and minor Nagarajan. Then the aforesaid Rangasamy, Komarasamy and minor Nagarajan sold the property described in para no.3 infavour of Balakrishnan under a registered sale deed dated 13.11.1978 for valuable consideration. The said sale deed has been mentioned as document no.1 in para no.5. Thus the applicant Balakrishnan has got valid, clear and marketable title over the same.


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2. The document no.2 is the patta issued by Zonal Deputy Tahsildar, Tiruchengode which stands in the name of Balakrishnan. The document no.3 is the house tax receipt for the door nos.30 to 31/6 issued by Pallipalayam Municipality for the period 2010-2011 which stands in the name of Balakrishnan. The document no.6 is the water tax receipt issued by Pallipalayam Municipality which stands in the name of Balakrishnan. The document no.7 is the receipt issued by Tamil Nadu Electricity Board which stands in the name of Balakrishnan.

3. The document nos. 6 to 9 are the encumbrance certificates for the period from 01.07.1972 to 10.10.2011 for 39 years and the document no.1 has been clearly mentioned and reveals no encumbrance over the same.

07. Whether additional documents are required to complete the report. : Nil.
08. Particulars of tax receipts studied : Yes.
09. Encumbrances : Nil.
10. Minor's Interest : Nil.
11. Any other restrictions such as life estate or through a testament. : Nil.
12. Application of
 - a) Urban land Ceiling & Regulation Act : Nil.
 - b) Tenancy Laws [Both Agricultural & City Tenants]. : Nil.
 - c) Any state & Central enactments : Nil.
13. Opinion regarding the borrowing by Partnership firm / Limited company / HUF/Trust. : Individual
14. Who is empowered to create the Charge over the property? : Balakrishnan
15. Nature of charge to be created : Registered Equitable Mortgage by deposit of title Deeds.


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16. **FINAL CERTIFICATE:**

Thus, on the perusal of the above mentioned document nos. 1 to 9, I am of opinion that the applicant Balakrishnan has got clear, absolute and marketable title to the property described in para no.3 and can create valid equitable mortgage over the same by way of deposit of title deeds in any one of the notified towns. All the documents perused and returned to the bank.



Advocate.

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