

S.A.SHANMUGAVEL, M.A., M.L., D.C.L., B.L., D.L.L., A.L., D.T.L.,
ADVOCATE & NOTARY,
A.S.SELVAMUTHUKUMARAVEL, B.A., B.L.,
ADVOCATE

Sivasakthi Illam,
Rani Street,
Sanjay Nagar,
(near Sampath Nagar),
Erode - 638 011, State of TN.

Land Line : 0424 - 226 9894
Mobile : 93641 05802

e - mail : assmkumaravel@gmail.com

Date : 11.02.2022

Annexure -II
Legal Scrutiny report


To

**The Manager,
Tamilnad Mercantile Bank Ltd,
Pallipalayam Branch.**

Dear Sir,

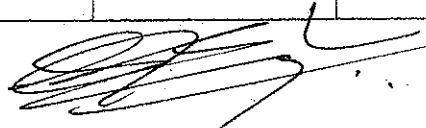
I Submit my scrutiny report as hereunder:-

| | | |
|-----------|---|--|
| 1. | Name & Address of Mortgagor / Title holder: | |
| | Sri.K.Thangavelu , son of S.R.Kandasamy, residing at Door No.25, Bajanai Kovil Street, Pallipalayam Post, Pallipalayam, Kumarapalayam Taluk, Namakkal District - 638006. | |
| 2. | Details/Description of document of title: | |
| a. | Document No. & Date | Book No.1, Volume No.6, Page No.249 to 252, Doc.No.370 of 1993, dated 03.05.1993. |
| b. | Name of Registrar Office and Where the document registered | Pallipalayam Registration Office |
| c. | Description of Document | Sale deed for Rs.1,63,000/- |
| d. | Name of the Executants | Executed by Andhra Mani @ P.S.Mani as power agent of ❖ 1.Kamatchi Ammal, wife of K.R.Krishnasamy, her son 2.Raj @ Rangasamy, for himself and as guardian father of minor daughter 3.Minor.Bhuvaneswari 4.Venugopal ❖ 1.Baggiyalakshmi, 2.Baby @ Palaniammal, 3.Saraswathi Ammal 4.Malathi, 5.Loganayaki, 6.Rajeswari |

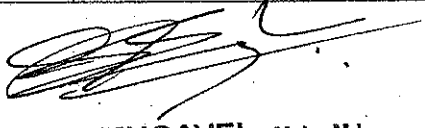

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| | | |
|----|---|----------------------------------|
| e. | Name of Beneficiary whose favour the document is executed | In favour of K.Thangavelu |
| f. | Original/ certified copy | Original [0.53 acre] |

| 3. Prior title deeds | | | |
|-----------------------------|--|--|--|
| Sl. No. | Name of document Name of the executants and the person whose favour executed | Document No. & Date | Registering issuing Office / Authority |
| Parent document/s | | | |
| 1. | Certified copy of General Power of Attorney deed In favour of Andhra Mani @ P.S.Mani Executed by 1.Kamatchi Ammal, 2.Raj @ Rangasamy, 3.Venugopal, 4.Minor.Bhuvaneswari, represented by her guardian father No.2 above [Common 1/3 rd share in 1.29 acres @ S.No.173/1] | Doc.No.39 of 1993, dated 20.04.1993, Book No.4, Volume No.1, Page No.139-141 | SRO, Pallipalayam |
| 2. | Certified copy of General Power of Attorney deed In favour of Andhra Mani @ P.S.Mani Executed by 1.Baggiyalakshmi, 2.Baby @ Palaniammal, 3.Saraswathi Ammal 4.Malathi, 5.Loganayaki, 6.Rajeswari [Common 2/3 rd share in 1.29 acres @ S.No.173/1] | Doc.No.42 of 1993, dated 20.04.1993, Book No.4, Volume.No.1, Page No.147-149 | SRO, Pallipalayam |
| Title deed | | | |
| 3. | Original registered sale deed for Rs.163,000/= In favour of Thangavelu Executed by Andhra Mani @ P.S.Mani as power agent of ❖ 1.Kamatchi Ammal, 2.Raj @ Rangasamy, for himself and as guardian father of minor daughter 3.Minor.Bhuvaneswari 4.Venugopal ❖ 1.Baggiyalakshmi, 2.Baby @ Palaniammal, 3.Saraswathi Ammal 4.Malathi, 5.Loganayaki, 6.Rajeswari [0.53 acre @ S.No.173/1] | Doc.No.370 of 1993, dated 03.05.1993 Book No.1, Volume No.6, Page No.249-252 | SRO, Pallipalayam |


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| Revenue Records | | | |
|----------------------------------|---|---|---------------------------|
| 4. | Online Print - Extract of chitta for Patta - S.No.173/1 in the name of Thangavel [No.14] [Ref : D14242352, dated 18.07.2000] | Patta No.899, dated 07.09.2021 | Revenue Dept, Tamilnadu |
| 5. | Original True copy - Extract of Adangal for S.No.173/1 in the name of Thangavelu issued by the VAO, No.07 Pallipalayam Agraharam Village, Kumara-palayam Taluk | Patta No.5366, dated 30.07.2021 | VAO |
| 6. | Original - Extract of Field Map for S.No.173 issued by the VAO, No.07 Pallipalayam Agraharam Village, Kumara-palayam Taluk | Dated 07.09.2021 | VAO |
| 7. | Photocopy [Original verified] - Property tax receipt for Door No.3/1 [Agraharam Raaja Veedhi] in the name of K.Thangavelu for the period from 2021 - 2022/I & II [Old Tax Asst No.052/30507, New Asst No.052/003/00342] | No.052/01/2/ 21-22/ 0008544, dated 30.11.2021 | Pallipalayam Municipality |
| 8. | Photocopy [Original verified] - Property tax receipt for Door No.3/1A [Agraharam Raaja Veedhi] in the name of K.Thangavelu for the period from 2021 - 2022/I & II [Tax Asst No.052/003/00572] | No.052/01/2/ 21-22/ 0008576, dated 30.11.2021 | Pallipalayam Municipality |
| Encumbrance certificate/s | | | |
| 9. | Online Print - Encumbrance certificate for the period from 01.01.1987 to 30.11.1992. [No. of entries : Nil] | EC/Online/ 52858780/ 2021, dated 21.09.2021 | SRO, Kumara-palayam |
| 10. | Online Print - Encumbrance certificate for the period from 01.12.1992 to 15.09.2021. [No. of entries : One] | EC/Online/ 52858700/ 2021, dated 17.09.2021 | SRO, Pallipalayam |
| 11. | Online [View] Print - Encumbrance certificate for the period from 01.12.1992 to 09.02.2022. [No. of entries : 13] - 3 rd entry is related | Dated 10.02.2022 | SRO, Pallipalayam |


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| | |
|---|-----------------|
| 4. Details/description of Property / Properties: (Add separate column for each item of Property) | |
| Survey No/ Patta No/ House No/ Site No./ Extent/ Areas of Land Location/ Sub District / Dist. Village/ Municipality | Described below |

Namakkal District, Namakkal Registration District, Pallipalayam Sub Registration District, Kumarapalayam Taluk,

Revenue Village : **Pallipalayam Agraharam Village**

Guideline Village : **Pallipalayam Amani Village**

G.S.No.173/1, for this **Patta No.899**, Punjai 1.31 acre, in this, **punjai**

0.53 acre situated within the following boundaries

North : Property of Saravanan

South : Property retained by power agent P.S.Mani, now belongs to third party


East : Pudhur road

West : Cauvery river @ S.No.175


with godown building vagaiyara, with all other superstructures, with electric light fittings and meter service connection, with right of access to all common roads around the site sagitham.

❖ The property is situated @ **S.No.173/1 - Patta No.899 - Door No.3/1** [Old Asst No.052/30507, New Asst No.052/003/00342] **Door No.3/1A** [Tax Asst No.052/003/00572] **Agraharam Raaja Veedhi**, within the limits of Pallipalayam Municipality, *ward no.3*


| | | |
|----|---|-------------------------|
| 5. | Whether the document or boundaries mentioned the schedule shows any passage to the property and if so give details | Yes. |
| 6. | Brief History of the property and how the owner / mortgagor have derived title? Search and investigation | |
| a. | (a) The Persons who is/are the Present Owner/s of the Property/ies | SRI.K.THANGAVELU |


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| | | |
|----|---|--|
| b. | Whether the Party has absolute, clear and marketable title over the property/ies proposed to be mortgaged & can create a valid charge on the Property? | The mortgagor has got an absolute, clear and marketable title over the property proposed to be mortgaged and valid charge can be created |
| c. | What is the nature of title of the owner, i.e. full ownership, minor's or any other type of right? Clarify. | The present owner has full ownership |
| d. | Whether leasehold immovable property, and if so give complete details of the terms of lease and including NOC if required for creating mortgage, unexpired period of the lease. | Not applicable |
| e. | Whether there is any restriction/prohibition under personal law of the owner/mortgagor to hold the property under the title deed through which he has derived the title. | There is no restriction/prohibition |
| f. | Whether the latest title deed and the immediately previous title deeds are available in original | The title deed is available in original and the immediate parent deeds are certified copies, which involve higher extent |
| g. | Whether land revenue/building tax has been paid up to date and in the name of the present owner and from the date of the document of title in his favour. | Land with building - classified as Residential Class II Type I - SARFAESI Act applicable |
| h. | Whether any dues recoverable as Land revenue are outstanding | As per the records placed before me, there is no due. |
| i. | The nature of the property i.e, whether agriculture land etc., | Residential |
| j. | Whether the loan facility sanctioned requires the conversion of land. | Not necessary |
| k. | Whether the land is affected by any revenue and tenancy legislations? If so, how and to what extent and the remedy, if any | The property is not affected by any revenue and tenancy legislations. |
| l. | Whether the property is allotted to depressed class by the government or whether transfer is restricted (eg. Panjarni land, and land allotted to tribals, etc) | Not applicable |
| m. | Whether the permission under the Urban Land (Ceiling & Regulation) Act 1976 is necessary or not? | Not necessary |
| n. | Whether the property subject to any acquisition by the Government. | The property is not subject to any acquisition by the Government |
| o. | Whether the property is likely to be affected by section 23(1) and 23(2) of Maintenance and welfare of the parents and the senior Citizen Act, 2003. | The property is not affected under the said Act |


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| | | |
|----|---|---|
| p. | Is the property free from encumbrance? | The property is free from encumbrance |
| q. | Whether possession of the property on the basis of documents verified. | Yes Patta and possession certificates verified. |
| r. | Whether the property subject to any pending litigation and if so, give details. | Based on the records placed before me, the property is not subject to any pending litigation |
| s. | Whether the property subject to any attachment / court order, Furnish details. | Based on the records placed before me, the property is not subject to any attachment / court order. |
| t. | Please give detailed account of creation of charge or redemption for a minimum period of 13 years and also state the subsisting charge, if any, mentioned in the encumbrance certificate for the last 13 years | No such charge over the property described above |
| u. | Whether equitable mortgage by deposit of title deeds is possible? If so, what are the documents to be deposited? If deposit is not possible, can there be a simple mortgage or a Registered Memorandum or any other mode of mortgage? | Yes, registered equitable mortgage by deposit of title deeds is possible. Documents mentioned in para 2 and para 3 above |
| v. | In case the mortgagor is an assessee under the Income Tax Act:- (i) Whether any prior permission Officer under Sec.281 (1) of IT Act is required for any creating any mortgage over the immovable property. (ii) Whether any proceeding under section 222 of IT Act is pending. | Not necessary Based on the records placed before me, there is no proceeding pending over the said Act. |
| w. | Whether the property is freehold or lease hold or self occupied or tenanted? If tenanted, whether the mortgage of the property can be accepted and if so, precaution to taken? | The property is freehold |
| x. | If owner is company, partnership firm, Trust, temple, wakf or other legal person, how title is affected by its Memorandum and Articles of Association, partnership deed or Rules of bye laws and what are the precautions to be taken under rules or bye-laws. | Not applicable. The present owner is an individual |
| y. | If the property is a flat/apartment or residential/commercial complex, verify | Not applicable |
| 7. | Search in respect of companies registered under the companies Act: I/We have conducted search in the index and the Register of charges/ file (or folder containing forms -13) and provide information as under: | |
| a. | Charge subsisting on the Property and undertaking of the company and the brief particulars of the documents creating the charge | Not applicable |


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| | | |
|----|--|----------------|
| b. | Dates of creation, nature (mortgage/hypothecation etc.) | Not applicable |
| c. | Whether first or second charge and the specific property lies on which any charge exists | Not applicable |
| d. | The particulars of each charge holder | Not applicable |
| e. | Modification if any, in each charge and the dates there of | Not applicable |
| f. | Satisfaction of charge, if any recorded during the previous six months | Not applicable |
| g. | Whether any charge is created on the property of the company for any debentures issued. If so details may be furnished | Not applicable |

| | | |
|-----------|--|---|
| 8. | Investigation in regard to Agricultural Land. | |
| a. | Whether land is surplus. If so, give specific details. | Not applicable |
| b. | Whether the land is under self cultivation. | Not applicable |
| c. | If and is owned in different Patta or is under joint share, give specific share in each Patta. | Not applicable |
| d. | If consolidation of holdings/acquisition proceedings, etc., is in progress in the area whether transfer of land is possible under State enactments. | Not applicable |
| e. | Whether any prior/hidden charge exists against the Land. Non-encumbrance should be or a period of 12 years preceding the date of this nil encumbrance certificate. | No prior/hidden charge exists against the Land. No encumbrances |
| f. | Whether mutation has been completed in case of existing charges pending charges. | Mutation in the name of present owner - No charges |
| g. | Whether any Government loan/Co-op. Loan, etc. Have been raised against the land - details about the charges/ encumbrances may be specified. | No Government loan/Co-op. Loan, etc |

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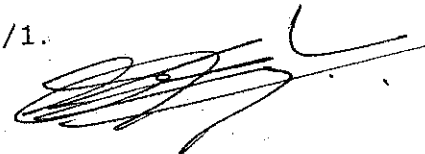
| | |
|----|---|
| 9. | Flow of title, tracing out the title of the proposed mortgage with effect from a reputed owner to the latest title deed or for last 15 to 20 years |
|----|---|

1. The property sought to be offered as security and fully described in para 4 above is a **punjai 0.53 acre** situated at **S.No.173/1 – Patta No.899** comprised in 1.31 acres belonged to the following persons ancestrally.

❖ 1.Kamatchi Ammal, wife of K.R.Krishnasamy, her son
2.Raj @ Rangasamy, for himself and as guardian father of minor daughter 3.Minor.Bhuvaneswari and her another son
4.Venugopal

❖ 1.Baggiyalakshmi, wife of K.R.Parasuram Pillai, her daughter 2.Baby @ Palaniammal / 3.Saraswathi Ammal, wife of K.R.Subramania Pillai and her three daughters 4.Malathi, 5.Loganayaki, 6.Rajeswari ;

2. Then the said 1.Kamatchi Ammal, 2.Raj @ Rangasamy, for himself and as guardian father of minor daughter 3.Minor.Bhuvaneswari and 4.Venugopal have appointed one Andhra Mani @ P.S.Mani as their power agent under the registered general power of attorney deed, Doc.No.42 of 1993, dated 20.04.1993 in order to sell and deal with the common 1/3rd share in the property 1.31 acres @ S.No.173/1. The certified copy of the general power of attorney deed is produced as **Doc.No.1** in para 3 above. Hence, Andhra Mani @ P.S.Mani has got good and valid right to sell and deal with the common 1/3rd share in the property 1.31 acres @ S.No.173/1.



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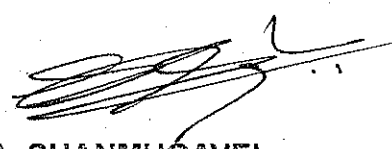
3. Then the said 1.Baggiyalakshmi, wife of K.R.Parasuram Pillai, her daughter 2.Baby @ Palaniammal / 3.Saraswathi Ammal, wife of K.R.Subramania Pillai and her three daughters 4.Malathi, 5.Loganayaki, 6.Rajeswari have appointed the aforesaid Andhra Mani @ P.S.Mani as their power agent under the registered general power of attorney deed, Doc.No.42 of 1993, dated 20.04.1993 in order to sell and deal with the remaining common 2/3rd share in the property 1.31 acres @ S.No.173/1. The certified copy of the general power of attorney deed is produced as **Doc.No.2** in para 3 above. Hence, Andhra Mani @ P.S.Mani has got good and valid right to sell and deal with the common 2/3rd share in the property 1.31 acres @ S.No.173/1 [as per actual 1.29 acre].

Title deed

4. Out of the said property 1.29 acres, the said Andhra Mani @ P.S.Mani as power agent of the aforesaid principals has sold the property 0.53 acre for Rs.1,63,000/= in favour of **THANGAVELU** under an original registered sale deed, Doc.No.370 of 1993, dated 03.05.1993. The original of the said sale deed is produced as **Doc.No.3 in para 3 above**. Hence, **SRI.K.THANGAVELU** has got good and valid title to the property 0.53 acre, which is more fully described in para 4 above.

Revenue Record/s

5. The revenue records, such as,
- a. Chitta for Patta No.899 - S.No.173/1 ;
 - b. Extract of Adangal for Patta No.899 - S.No.173/1 ;
 - c. Extract of Field Map for S.No.173 ;



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d. Property tax receipt for Door No.3/1 [2021-2022] ;

e. Property tax receipt for Door No.3/1A [2021-2022] ;

have confirmed the possession and enjoyment of **K.THANGAVELU** over the property described in para 4 above. The revenue records are produced as **Doc.No.4 – 8** in para 3 above.

Encumbrance certificate/s

6. The three encumbrance certificates produced as **Doc.No.9 to 11** in para 3 above with respect to the property described in para 4 above for the period from 01.01.1987 to 09.02.2022 shows no encumbrances, except the above discussed relevant entries. Hence, there is no subsisting encumbrance over the property described in para 4 above.

Opinion

7. Therefore, on careful scrutiny of all the documents mentioned in para 2 and 3 above, I am of the opinion that **SRI.K.THANGAVELU** has got absolute, clear, good, valid and marketable title to the property described in para 4 above and the same is free from encumbrances and the property described in para 4 above can be accepted as security to create an equitable mortgage by deposit of title deeds as mentioned in **Schedule I [E] below** by the said **SRI.K.THANGAVELU**.

Place : Erode

Date : 11.02.2022



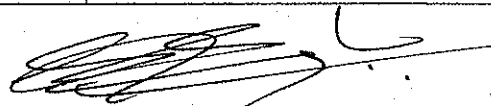
**Signature of the Advocate Who
Scrutinized the Title Deeds/
Documents**

(Name : S.A.Shanmugavel)

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Schedule - I

| | | | |
|---|---|--|----------------|
| | If the property is a flat / apartment or residential / commercial complex verify | | Not applicable |
| A | Promoter's / Land owner's / Societies title to the land / building. | | Not applicable |
| B | [a] | Promoter's/ Land owner's title to the land/ building | Not applicable |
| | [b] | Whether the flats are developed by the Land owner or constructed on joint development basis. | |
| | [c] | Development Agreement / Power of Attorney | |
| | [d] | Extent of authority of the Developer / builder | |
| | [e] | Whether the construction is approved by the competent authority ? | |
| | [f] | Independent title verification of the Land and/or building in question | |
| | [g] | Agreement for sale [duly registered] | |
| | [h] | Whether it is a second / subsequent sale ? | |
| | [i] | Payment of proper stamp duty | |
| | [j] | Conveyance in favour of society / condominium concerned | |
| | [k] | Occupancy certificate/ allotment letter/ letter of possession | |
| | [l] | Membership details in the society, etc | |
| | [m] | Share certificates | |
| | [n] | No objection certificate from the society | |
| | [o] | Latest maintenance charges paid receipt from society | |
| | [p] | Whether proportionate share in land is transferred to the mortgagor | |
| | [q] | Documents evidencing possession such as Telephone Bill, electricity bill, tax paid receipt, etc | |
| | [r] | Other legal requirements under the local/ Municipal laws with regard to ownership of flats/ Apartments/ Building regulations, societies laws, etc. | |
| C | Flats owned/ controlled by societies special requirements to be taken if society refuses to note bank lien/ interest. | | Not applicable |


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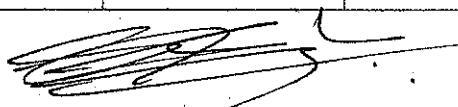
| | | |
|---|---|-------------------------|
| D | Please state the names of the persons who should join the creation of charge/mortgage of property either by deposit of title deeds or by registered mortgage, etc., | SRI.K.THANGAVELU |
| E | List of Original Documents to be deposited for creation of EM/MODT along with any additional documents required to be taken. | Noted below |

| Sl. No. | Name of document Name of the executants and the person whose favour executed | Document No. & Date | Registering issuing Office / Authority |
|--------------------------|---|--|--|
| Parent document/s | | | |
| 1. | Certified copy of General Power of Attorney deed In favour of Andhra Mani @ P.S.Mani Executed by 1.Kamatchi Ammal, 2.Raj @ Rangasamy, 3.Venugopal, 4.Minor.Bhuvaneshwari, represented by her guardian father No.2 above [Common 1/3 rd share in 1.29 acres @ S.No.173/1] | Doc.No.39 of 1993, dated 20.04.1993, Book No.4, Volume No.1, Page No.139-141 | SRO, Pallipalayam |
| 2. | Certified copy of General Power of Attorney deed In favour of Andhra Mani @ P.S.Mani Executed by 1.Baggiyalakshmi, 2.Baby @ Palaniammal, 3.Saraswathi Ammal 4.Malathi, 5.Loganayaki, 6.Rajeswari [Common 2/3 rd share in 1.29 acres @ S.No.173/1] | Doc.No.42 of 1993, dated 20.04.1993, Book No.4, Volume No.1, Page No.147-149 | SRO, Pallipalayam |
| Title deed | | | |
| 3. | Original registered sale deed for Rs.163,000/= In favour of Thangavelu Executed by Andhra Mani @ P.S.Mani as power agent of ❖ 1.Kamatchi Ammal, 2.Raj @ Rangasamy, for himself and as guardian father of minor daughter 3.Minor.Bhuvaneshwari 4.Venugopal ❖ 1.Baggiyalakshmi, 2.Baby @ Palaniammal, 3.Saraswathi Ammal 4.Malathi, 5.Loganayaki, 6.Rajeswari [0.53 acre @ S.No.173/1] | Doc.No.370 of 1993, dated 03.05.1993 Book No.1, Volume No.6, Page No.249-252 | SRO, Pallipalayam |


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 ADVOCATE & NOTARY,
 ENROLL.NO.89/1970, DT:18/02/1970
 29, SRI SIVASAKTHI MIAM,
 RANI STREET, SANJAY NAGAR,
 ERODE - 638 011. STATE OF T.N.
 CELL: 93641 05802.

Revenue Records

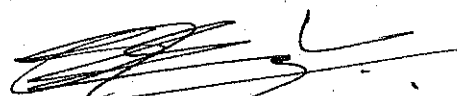
| | | | |
|----------------------------------|---|---|---------------------------|
| 4. | Online Print - Extract of chitta for Patta - S.No.173/1 in the name of Thangavel [No.14] [Ref : D14242352, dated 18.07.2000] | Patta No.899, dated 07.09.2021 | Revenue Dept, Tamilnadu |
| 5. | Original True copy - Extract of Adangal for S.No.173/1 in the name of Thangavelu issued by the VAO, No.07 Pallipalayam Agraharam Village, Kumara-palayam Taluk | Patta No.5366, dated 30.07.2021 | VAO |
| 6. | Original - Extract of Field Map for S.No.173 issued by the VAO, No.07 Pallipalayam Agraharam Village, Kumara-palayam Taluk | Dated 07.09.2021 | VAO |
| 7. | Photocopy [Original verified] - Property tax receipt for Door No.3/1 [Agraharam Raaja Veedhi] in the name of K.Thangavelu for the period from 2021 - 2022/I & II [Old Tax Asst No.052/30507, New Asst No.052/003/00342] | No.052/01/2/ 21-22/ 0008544, dated 30.11.2021 | Pallipalayam Municipality |
| 8. | Photocopy [Original verified] - Property tax receipt for Door No.3/1A [Agraharam Raaja Veedhi] in the name of K.Thangavelu for the period from 2021 - 2022/I & II [Tax Asst No.052/003/00572] | No.052/01/2/ 21-22/ 0008576, dated 30.11.2021 | Pallipalayam Municipality |
| Encumbrance certificate/s | | | |
| 9. | Online Print - Encumbrance certificate for the period from 01.01.1987 to 30.11.1992. [No. of entries : Nil] | EC/Online/ 52858780/ 2021, dated 21.09.2021 | SRO, Kumara-palayam |
| 10. | Online Print - Encumbrance certificate for the period from 01.12.1992 to 15.09.2021. [No. of entries : One] | EC/Online/ 52858700/ 2021, dated 17.09.2021 | SRO, Pallipalayam |
| 11. | Online [View] Print - Encumbrance certificate for the period from 01.12.1992 to 09.02.2022. [No. of entries : 13] - 3 rd entry is related | Dated 10.02.2022 | SRO, Pallipalayam |


S.A. SHANMUGAVEL, M.A., M.L.
 ADVOCATE & NOTARY,
 ENROLL NO.89/1970, DT:18/02/1970
 29, SRI SIVASAKTHI MIAM,
 RANI STREET, SANJAY NAGAR,
 ERODE - 638 011, STATE OF T.N.
 CELL: 93641 05802.

Certificate

- (1) I have gone through the original deeds intended to be deposited relating to the property offered as security by way of ~~simple mortgage~~/equitable mortgage and that the documents of title referred to above are perfect evidence of title and that if said documents are deposited and equitable mortgage /~~simple mortgage~~ is created in the manner required by law, it will satisfy the requirements of creation of equitable mortgage / ~~simple mortgage~~:-
- (2) I further certify having verified the title deeds submitted for legal scrutiny with the records maintained at sub-Registrar's Office and I hereby opine that to best of my knowledge, the original title deed/s submitted for verification are genuine. There are no prior mortgage/charges whatsoever as could be seen from the encumbrance for the period **from 01.01.1987 to 09.02.2022** pertaining to the immovable property/ies covered by the above said title deeds.
- (3) There are claims from minor/s and his/their interest in the property/ies is to the extent of (specify the share of minors with names, if any) - **No minor claim**
- (4) The undivided shares of the minor/s is / are..... (specify the share of minor/s, if any) - **No minor share**
- (5) 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) - **Not applicable**
- (6) Provisions of Urban Land (Ceiling & Regulation) Act are not applicable, whether permission obtained? - **Not applicable**
- (7) Holding / acquisition is in accordance with the provisions of the Reforms Act - **Not applicable.**
- (8) The mortgage, if created will be perfect and available to the bank for the liability of intending borrower M/s. **SRI.S.VEERAMUTHU** if the owner of the property deposits the document/s.
- (9) I hereby certify that **SRI.K.THANGAVELU** has a clear, valid charge if the mortgage is created in the manner over the properties described above.

Place : Erode
Date : 11.02.2022



**Signature of the Advocate Who
 Scrutinized the Title Deeds/Documents**

(Name : S.A.Shanmugavel)

**S.A. SHANMUGAVEL, M.A., M.L.,
 ADVOCATE & NOTARY,
 ENROLLED NO: 39/1970, DT: 18/02/1970
 29, SRI BHAGAKTHI MIAM,
 RANI STREET, SANJAY NAGAR,
 ERODE - 638 011. STATE OF T.N.
 CELL: 93641 05802.**