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

OFF: 0424-2264797
CELL: 94422-36366

To,

Date: 24.08.2011

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

Sir,

Sub: Second opinion regarding the title deeds of N.Rajeswari
wife of late C.Natarajan residing at 3rd cross, Sankiri main road,
Puzlakattur, Vedyarasampalayam, Pallipalayam Agraharam village,
Tiruchengode-regarding.

LEGAL OPINION – TITLE REPORT

1. Name and address of the title holder : N.Rajeswari,
W/o C.Natarajan,
3rd cross, Sankiri main road,
Puzlakattur,
Vedyarasampalayam,
Pallipalayam Agraharam village,
Tiruchengode.
2. Constitution [Individual/Firm/Limited
Company/HUF/Trust] : Individual

3. **DESCRIPTION OF PROPERTY:**

Namakkal Registration District, Pallipalayam Sub Registration
District, Pallipalayam Agraharam village, Survey no.185, punja
hectare 5.14.0, for this punja acre 12.70 cent, kist Rs.19.79, now
new S.F.No.185/3B in this property situates within the following
boundaries:

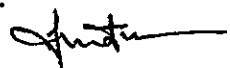
East of road this leads to Sankiri,

West of land of Lakshmanan,

South of 45 links broad east west cart track,

North of land of Rajendran and Matheswaran,

in this punja acre 0.21 6/10 cent and all other appurtenances
attached there to and mamool easementary rights.


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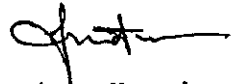
4. Name of property [Free hold/
Lease hold] : Free hold.

5. LIST OF DOCUMENTS STUDIED:

S.No.	Date	Doc. No.	Particulars of Documents
01.	05.10.1995	1412/95	The original sale deed executed by Lakshmanan and another infavour of B.Saraswathi and Rajeswari.
02.	22.03.2007	813/07	The original sale deed executed by Saraswathi infavour of Rajeswari.
03.	21.10. 06.05.2010		The patta issued by Tahsildar, Thiruchengode stands in the name of Rajeswari.
04.	21.10.2010		The Adangal issued by Village Administrative Officer, Pallipalayam Agraharam village.
05.	21.10.2010		The certificate issued by Village Administrative Officer, Pallipalayam Agraharam Village.
06.	26.07.2011	2139/11	The discharge receipt issued by State Bank of India, Pallipalayam branch.
07.			The Encumbrance certificate for the period from 01.07.1972 to 30.11.1992 for 21 years.
08.			The Encumbrance certificate for the period from 01.12.1992 to 15.05.2005 for 14 years.
09.			The Encumbrance certificate for the period from 01.01.2005 to 30.09.2010 for 6 years.

6. TRACING OF TITLE:

1. Originally, the property described in para no.3 situates in S.F.No.185 now sub divided as 185/3B of Pallipalayam Agraharam village comprised of punja acre 0.21 6/10 cents which absolutely belongs to Lakshmanan, Kandasamy. Then the aforesaid Lakshmanan and Kandasamy sold the property described in para no.3 infavour of Rajeswari and Saraswathi under a registered sale deed dated 05.10.1995 for valuable consideration. The said sale deed has been mentioned as document no.1 in para no.5.


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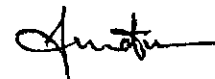
2. Then the aforesaid Saraswathi sold her half share in the property described in para no.3 infavour of Rajeswari under a registered sale deed dated 22.03.2007 for valuable consideration. The said sale deed has been mentioned as document no.2 in para no.5. Thuus the applicant Rajeswari has got clear, valid and marketable title over the same.

3. The document no.3 is the patta issued by Tahsildar, Tiruchengode which stands in the name of Rajeswari. The document no.4 is the Adangal issued by Village Administrative Officer, Pallipalayam Agraharam village. The document no.5 is the certificate issued by Village Administratitve Officer, Pallipalayam Agraharam village which reveals that the property described in para no.3 is in possession and enjoyment of the applicant Rajeswari.

4. The document no.6 is the discharge receipt issued by State Bank of India, Pallipalayam branch which reveals that the loan has been discharged by them.

5. The document nos. 7 to 9 are the encumbrance certificates for the period from 07.01.1972 to 30.09.2010 for 38 years and the document nos.1 & 2 has been clearly mentioned and reveals no encumbrance over the same and subsequent E.C. has to be obtained.

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| 7. Whether additional documents are required to complete the report. | : Nil. |
| 8. Particulars of tax receipts studied | : Not produced. |
| 9. 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. |



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13. Opinion regarding the borrowing by Partnership firm / Limited company/ HUF/Trust. : Individual
14. Who is empowered to create the Charge over the property? : Rajeswari
15. Nature of charge to be created : Registered Equitable Mortgage by deposit of title Deeds.
16. **FINAL CERTIFICATE:**

Thus, on the perusal of the above mentioned document nos. 1 to 9, I am of opinion that the applicant Rajeswari 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.

**L. Annadurai, B.A., B.L.,
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