



S.A. SHANMUGHAM, M.A., B.L.,

ADVOCATE - NOTARY

Erode (Erode Taluk) Salem & Namakkal Districts.

132, Thiruchengode Road, Pallipalayam, Erode - 638006. ☎ 94432 41090

Date: 11.02.2022

OPINION ON TITLE TO THE PROPERTY

To

The Manager,
Karur Vysya Bank Ltd.,
Pallipalayam Branch,
Kumarapalayam Taluk,
Namakkal Dt.

I. Title Holder Particulars:

Sl. No.	Particulars	Remarks
1.	Name of the Borrower/s	Moulieswaran S/o Selvan and his father Selvan
2.	Name & address of the Title Holder	Moulieswaran S/o Selvan 503A, Sabari Nagar, Alamedu, Tiruchengode main road, Kumarapalayam taluk, Namakkal Dt.
3.	Constitution (select-Individual /Sole proprietor /Partnership Firm /LLP /Trust /Society/ Limited Company /HUF) Furnish further details	Individual

II. Property Particulars:

a.	Nature of the property (<i>Agri land/ Non-Agri land/ residential house/flat /commercial/ industrial/office-space /others(specify)</i>)	Vacant house site
b.	Survey/Gat/Khasra/Khata/Khewat/ Patta No.	SF No: 267/2 (As per joint Patta No: 585)
c.	Plot/Door/Shop/Bungalow/Flat No.	Nil
d.	Land Extent	2904 Sq.feet
e.	UDS land extent	Nil
f.	Carpet area/Built up area	Nil
g.	Floor No.	Nil
h.	Stage/ Sector/ Ward/ Block No.	Ward No: 13, Alampalayam panchayat.
i.	Building/Society Name	Nil
j.	Street Name/No.	Nil
k.	Village/Town	Pallipalayam village
l.	Taluka/Tehsil	Kumarapalayam
m.	District	Namakkal District
n.	State/UT	Tamilnadu
o.	Pin Code	638008.

P.	Boundaries	All that piece and parcel of the land together with the super structure constructed there on and to be constructed in future there at East by Palanisamy property West by road leading to Vedyarasampalayam North by Sivanantham, Rukumani property South by 15feet width road
	East West on the North East West on the South North South on the East North South on the West Extent	Ad measuring is not mentioned in the title document 2904 Sq.feet
	With all rights and other easementary rights	
	Total extent	2904 Sq.feet
q.	Whether the subject property is enforceable under SARFAESI Act?	SARFAESI Act 2002 enforceable.
r.	Whether the property has clear access as per the documents perused?	Yes, there is a clear recital as to the pathway right in the title documents.
s.	Whether permission for conversion of lands from agriculture to residence/commercial/ industrial use is obtained from competent authorities? (Copy to be listed)	Not applicable
t.	Whether the property offered is clearly demarcated and whether such demarcation /partition is legally valid?	Yes
u.	Whether the property is situated in DTCP/ LPA approved layout/ other competent authority as applicable to the concerned State? (details to be furnished)	Documents relating to DTCP approval not available.
v.	If the property is a Building, whether it is constructed in an approved lay out with property building plan permit/approval?	Approved Building plan and permission for construction are produced.
w.	If it is a Flat, mention the undivided share in the property?	Not applicable
x.	Whether the Building has been assessed to Tax?	Vacant house site, Not yet assessed to Tax
y.	In whose name the receipts are issued?	Does not arise
z.	Particulars of Patta/Khatha/ Pahani Patrika/ Pattadar Passbook/ Property Tax receipts or equivalent document studied	The present borrower name is included in the joint Patta.
	Who is in possession of the property? Since when?	Moulieswaran S/o Selvan Since Jan 2022


III. Nature of Ownership/title:

a.	Free Hold or Lease Hold	Free Hold
	If Lease Hold,	Not applicable
i)	Whether the lease deed is registered?	Not applicable
ii)	Confirm the date of lease deed and the unexpired portion of the lease?	Not applicable
iii)	Whether lease deed contains enabling provision to the lessee to mortgage/sell the property?	Not applicable
iv)	Whether lease rentals paid up-to-date?	Not applicable
v)	Whether mortgage is to be created by both lessor and lessee jointly?	Not applicable
b.	Whether prior permission/NOC is required to be obtained from the Lessor or competent authority?	Not applicable
c.	Whether there are any prejudicial/ onerous clauses in lease deed, which may affect the interest of the Bank as mortgagee?	Not applicable
d.	If free hold, whether the right is absolute or conditional?	Absolute
e.	If acquired through partition, whether original partition deed or simultaneously registered copy of the deed is available	Not applicable
f.	Whether legal flow of title is verified with necessary supportive documents/certificates? (in the case of deceased titleholder)	Not applicable

III-A. IF PROPERTY IS A FLAT:

i)	Whether Joint Venture/Builder's/ Construction agreement is registered?	Not applicable
ii)	Whether registration of Joint Venture/ Builder's/ Construction agreement is compulsory?	Not applicable
ii)	Whether the Joint Venture/ Builder's/ Construction agreement verified?	Not applicable
iii)	Whether delivery /possession letter/ occupancy certificate issued?	Not applicable
iv)	If property belongs to a Society, whether No Due Certificate and No Objection Certificate for mortgaging the property by the member/ title holder is obtained?	Not applicable
v)	Whether share certificate is issued?	Not applicable
vi)	Whether Certificate under RERA Act applicable? (If yes, advocate should peruse the certificate, copy should be included in the list of title documents).	Not applicable
vii)	Whether Building completion certificate obtained from competent authority?	Not applicable

IV. OTHER PARTICULARS

A.1.	Period covered by EC/Search Report	01.12.1992 to 23.01.2022
2	Encumbrances, if any?	Nil Encumbrance
3	Whether any additional documents are required to complete the report?	Nil
4	Nature of Charge to be created. a. Simple Mortgage b. Equitable Mortgage	Equitable mortgage can be created 

5	Whether Equitable mortgage is required to be compulsorily registered with SRO or informed to the government/ revenue authorities/local bodies/Society/Builder?	Memorandum of Deposit of Title deeds may be registered. Need not to be informed to the government.
6	Whether any stamp duty is payable on the confirmation of deposit of title deeds?	Yes
7	Whether required original title deeds are furnished? If not, inform the reason for the same.	Yes
8	Whether the Bank is likely to face any problem while enforcing the security?	No
9	Any other suggestion to protect the interest of the bank while accepting the property covered under this opinion as security?	No
B. Minor's Interest:		
1	Minor's Interest-whether present, if yes, to what extent? (not applicable to HUF property)	Nil
2	Whether permission obtained from competent Court for mortgaging the property involving minor's interest? (not applicable to HUF property)	Nil
3	Whether minor is directly or indirectly benefited by the proposed loan or mortgage? (not applicable to HUF property)	Nil
C. Seller/Buyer/Mortgagor is represented by Power Agent:		
1	If the mortgagor is represented by a Power of Attorney holder whether the Deed of Power of Attorney has got specific power empowering the power agent to create charge and also to confirm the mortgage in writing and to do all other works that are required to complete the charge creation and to register the same?	Nil
2	Whether POA is registered and adequately stamped?	Nil
3	Whether the POA is a special or general one?	Nil
4	Whether the Power deed empowers the power agent to furnish guarantee on behalf of the principal?	Nil
5	Whether the Power deed is still in force?	Nil
D.	Nature of title of the intended seller over the property (whether full ownership rights, Occupancy/Possessory Rights or Inam Holder or Govt. Grantee/Allottee etc.)	Not applicable
E. If property is Govt. grant/allotment/Lease-cum-Sale Agreement, whether:		
1	Grant/Allotment/Agreement etc. provides for alienable rights to sale / mortgage with or without conditions,	Not applicable
2	The seller is competent to sell such property,	Not applicable
3	Whether any permission from Govt. or any other authority is required for sale/ mortgage and if so whether such valid permission is available.	Not applicable
4	If occupancy right, whether: (a) Such right is heritable and transferable, (b) sale can be made.	Not applicable
F.	If the property has been transferred by way of Gift/Settlement Deed, whether:	

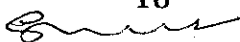
1	The Gift/Settlement Deed is duly stamped and registered;	Not applicable
2	The Gift/Settlement Deed transfers the property to Donee;	Not applicable
3	Whether the Donee has accepted the gift by signing the Gift/Settlement Deed or by a separated writing or by implication or by actions;	Not applicable
4	Whether there is any restriction on the Donor in executing the gift/ settlement deed in question;	Not applicable
5	Whether the Donee is in possession of the gifted property;	Not applicable
6	Whether any life interest is reserved for the Donor or any other person and whether there is a need for any other person to join the sale;	Not applicable
7	Any other aspect affecting the validity of the title passed through the gift/ settlement deed.	Not applicable
G.	If the title is acquired through Partition deed/Family Settlement Deed, whether:	
1	Original is available for deposit. If not state whether it is simultaneously registered copy/certified copy	Yes, Title is acquired through Partition deed, Original deed is available for deposit
2	If acquired through a partition deed by means of a Court decree, whether the same is registered with Sub-Registrar of Assurances or not?	Yes, Title is acquired through Court decree and the same is registered with Sub-Registrar
3	Whether any of the documents in question are executed in counterparts or in more than one set?	No
H.	Whether the title documents include any testamentary documents /Will?	
1	Whether the property is mutated on the basis of Will?	Not applicable
2	In case of wills, whether the will is registered will or unregistered will?	Not applicable
3	Whether will in the matter needs a mandatory probate and if so whether probated by a competent court?	Not applicable
4	Whether will has been attested by two witnesses along with scribe?	Not applicable
5	Whether the original Will is available?	Not applicable
6	Whether the original death certificate of the testator is available?	Not applicable
7	Confirm if any restrictive clause is available in the Will for mortgage/sale/ lease of the property.	Not applicable
8	What are the circumstances and/or documents to establish the Will in question is the last and final Will of the testator?	Not applicable
	(Comments on the circumstances such as the availability of a declaration by all the beneficiaries about the genuine ness/ validity of the will, all parties have acted upon the will, etc., which are relevant to rely on the will, availability of Mother/Original title deeds are to be explained.)	Not applicable
I.	Whether the property is subject to any WAKF rights?	

1	Whether the property belongs to church/ temple or any religious/other institutions having any restriction in creation of charges on such properties?	No
2	Precautions/ permissions, if any in respect of the above cases for creation of mortgage?	Nil
J.	If the property belongs to HUF/joint family Property: (HUF property can be taken as security only if the said HUF itself is a borrower)	
1	Letter from all the Coparceners confirming that the Sale/mortgage/ Lease is being made only for the family benefit/legal necessity of HUF.	Not applicable
2	Whether the Major Coparceners have no objection/join in execution	Not applicable
3	Minor's share if any	Not applicable
4	Rights of female members etc	Not applicable
5	Please also comment on any other aspect which may adversely affect the validity of sale/mortgage in such cases?	Not applicable
K.	If the property belongs to a Partnership Firm:	
1	Whether the property belongs to the firm and the deed is properly registered.	Not applicable
2	Whether the property offered as security belongs to the firm through any registered deed or it has been brought into the books of the firm?	Not applicable
3	Whether the partners have authority to sell/mortgage/lease the property for and on behalf of the firm?	Not applicable
4	Whether the partnership deed provides a specific clause to offer its property as security?	Not applicable
5	Whether there is necessary provisions in the deed for pledge/hypothecate the assets of the firm.	Not applicable
6	Whether the property can be offered as security for any loan required by its sister concerns/any third party?	Not applicable
7	Whether the deed permits the partners to extend guarantee to any third party on behalf of the firm.	Not applicable
L.	If the property belongs to LLP:	
1	LLP Identification Number & Date of incorporation	Not applicable
2	Who are all the designated partners	Not applicable
3	Whether the property offered as security belongs to the firm through any deed of conveyance or it has been brought into the books of the firm?	Not applicable
4	Whether the partners have authority to sell/mortgage/lease the property for and on behalf of the firm?	Not applicable
5	Whether the partnership deed provides a specific clause to offer its property as security?	Not applicable
6	Whether there is necessary provisions in the deed for pledge/hypothecate the assets of the firm.	Not applicable
7	Whether the property can be offered as security for any loan required by its sister concerns/any third party?	Not applicable
8	Whether the deed permits the partners to extend guarantee to any third party on behalf of the firm.	Not applicable

M.	If the property belongs to a Company:	
1	Company Identification Number & Date of incorporation	Not applicable
2	Whether the company has passed necessary Board Resolution for borrowings with our Bank? Who are the persons authorized to create the charge as per the Resolution?	Not applicable
3	Whether Search report from the Registrar of Companies reveals any prior charges created over the Fixed and Floating Assets of the Company?	Not applicable
4	Whether the company has passed necessary resolutions for borrowings with our Bank?	Not applicable
5	If the title holder company is not the borrower but mortgaging its property for the loan given to third party, whether the Memorandum /Articles of Association of the company contain specific clause to guarantee the borrowings of another Company/firm?	Not applicable
N.	If the property belongs to any Trust/ Society/Association/Club:	
1.	Whether the trust is a private or public trust and whether trust deed specifically authorizes to sell/mortgage the property of the trust?	Not applicable
	If it is registered trust, confirm under which Act the said trust is registered. (Proof should be obtained and included in the list of documents)	Not applicable
2.	Whether necessary Resolution passed to create the charge and who are the persons authorized to create the charge?	Not applicable
3.	If the Trust property is to be taken as security by way of guarantee, whether, the Trust Deed contains a provision for offering its property by way of guarantee?	Not applicable
4.	Requirements, if any for Sale/Mortgage as per the Central/State laws applicable	Not applicable

Reasons as to why the original parent documents were not produced/not insisted upon?	Parent deeds are produced in original
Whether by accepting the copies of documents in the place of original documents at the time of creation of charge will affect the position of the Bank? If so, do you suggest anything to protect the interest of the Bank?	No
Whether any laminated parent title deed document/revenue record is perused. (full description of such doc. should be furnished)	No

V. Documents studied: (Advocate must peruse the original documents of title except in case of take over of advance or when the originals are not available) (Documents should be listed in chronological order) (Present title deed document should not be in laminated form).

Sl. No	Document date and Number	Nature of Documents	Original / Copy	Parties to Document	
				From	To
					

1.	776/1989 03.03.1989	Registered partition deed	Xerox	Among Kuppayammal, Palanisamy, Aasaithambi, Rukkumani, Ponnusamy, Kavundasamy, Palanisamy, Balasubramaniam, Sengodagounder, Madeshwari, Deivalakshmi, Indhira	
2.	2984/2021 10.04.2021	Registered court decree	Original	Sub judge, Tiruchengode	Indhira, Sengodagounder, Madeshwari, Moulieswaran, M Selvan
3.	145/2022 21.01.2022	Registered partition deed	Original	Between, Selvan S/o late Muthusamy and his son S Moulieswaran	
4.	145/2022 21.01.2022	Registered partition deed	Certified copy	Between, Selvan S/o late Muthusamy and his son S Moulieswaran	
5.	10.02.2022	Joint Patta	Online copy	For SF NO: 267/2, Pallipalayam village	
6.	10.02.2022	A Register extract	Online copy	For SF NO: 267/2, Pallipalayam village	
7.	11.02.2022	Adangal extract For SF NO: 267/2	True copy	VAO Pallipalayam village	S Moulieswaran S/o Selvan
8.	11.02.2022	FMB For SF NO: 267/2	True copy	Issued by VAO Pallipalayam village	
9.	06.02.2022	Electricity bill	Xerox	TANGEDCO	For SC No: 041590072102 (Temporary connection)
10.	48/2021-22 29.12.2021	Permission for Construction with approved plan	Original	Issued by executive officer Alampalayam panchayat	Selvan S/o late Muthusamy and his son S Moulieswaran
11.	55999127 25.01.2022	Encumbrance certificate	Certified copy	SRO Pallipalayam	01.12.1992 to 23.01.2022
12.	---	Aadhaar card	Xerox	In the name of Selvan S/o Muthusamy bearing No: 3343 3910 5467	
13.	---	Aadhaar card	Xerox	In the name of Moulieswaran S/o Selvan bearing No: 2214 5787 2578	

VI. List of Documents, which should necessarily be deposited in original for charge creation along with related original parent title deeds of the same extent:

Sl. No	Document date and Number	Nature of Documents	Original / Copy	Parties to Document	
				From	To
1.	2984/2021 10.04.2021	Registered court decree	Original	Sub judge, Tiruchengode	Indhira, Sengodagounder, Madeshwari, Moulieswaran, M Selvan

VI. List of Documents of which copies may be accepted:

Place: Pallipalayam

Signature of Advocate with seal

PALLIPALAYAM SUB-LE - K.S.008

VIII. Tracing of Title: *(Title must be traced in chronological order, starting from the earliest documents available. All the documents mentioned must be discussed in detail without fail. No document should be left out. If there is a break in the flow of title, reasons must be given for the same)*

Doc No: 1 - 776/1989 dated: 03.03.1989

The property offered as security ancestrally belonged to Kuppayammal W/o late Sengoda Gounder, her sons Palanisamy, Aasaithambi, Rukkumani W/o Chenniyappan, her son Ponnusamy, Kavundasamy S/o Late Muthugounder, his son Palanisamy, Balasubramaniam, Sengodagounder S/o late Muthu Gounder, her daughters Madeshwari, Minors Deivalakshmi and Indhira all of them enjoyed the property covered in SF No: 267/1,3,4,5,4B,7A,6 situate in Pallipalayam village, in common without partition by metes and bounds till March 1989.

Since they felt some inconvenience in their common enjoyment, all of them joined together and decided to have partition among themselves and enjoy their respective shares independently and exclusively. Hence they partitioned their properties by metes and bounds grouped them into schedules namely A, B, C, D, in the said partition D Schedule properties were allotted Sengodagounder S/o late Muthu Gounder, her daughters Madeshwari, Minor daughters Deivalakshmi and Indhira, all of them took their respective shares on the same date of registration of partition deed. The said partition deed has been registered it as Doc No: 776/1989 dated: 03.03.1989 at SRO Kumarapalayam.

Doc No: 2 - 2984/2021 dated: 10.04.2021

Subsequently and in the course of enjoyment of the D schedule property, one of the legal heir of Sengodagounder, Namely Indhira W/o late Ramesh has filed a suit for partition and the said suit was taken on file as OS No: 339/2019 on the file of the Sub Judge Tiruchengode.


In the said partition suit, "A" schedule was allotted to Indhira, "B" schedule was allotted to Sengodagounder, "C" schedule was allotted to Madeshwari, "D" schedule was allotted to Moulieswaran and Selvan, "E" schedule was allotted to Indhira, Moulieswaran and Selvan and said decree has been registered it as document No: 2984/2021 dated: 10.04.2021 at SRO Pallipalayam.

Doc No: 3 - 145/2022 dated: 21.01.2022

In the course of enjoyment of the property the above said Moulieswaran and Selvan, has partitioned their property through registered partition deed No: 145/2022 dated: 21.01.2022 at SRO Pallipalayam and delivered possession on the same day. In the said partition "A" schedule property was allotted to Selvan S/o late Muthusamy, covered in SF NO: 267/6,7A in which measuring an extent of 1750sq.feet with specific boundaries and measurements, "B" schedule property was

IX. Application of:

(Here our Advocate must certify whether the said Act/s will affect our security at any time and that too at the time of enforcement of the security)

a.	Tenancy Laws (Both Agricultural & City Tenants)	Not applicable
b.	Any State & Central enactments	Not applicable
c.	Whether the property is affected by any local laws or other regulations having a bearing (viz weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, Temple Lands, etc.)	Not affected by any local law
d.	Any permission or any concurrence is required to be obtained from any authority	No
e.	Whether the property is subject to any pending or proposed land acquisition proceedings?	No
f.	Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/enquiry.	Yes and Nil
g.	Whether the property is involved in or subject matter of any litigation which is pending or concluded?	No
h.	If so, whether such litigation would adversely affect the validity of sale or have any implication in future?	Not applicable
i.	Whether the title documents have any court seal/ marking which points out any litigation/ attachment/security to court in respect of the property in question? In such case please comment on such seal/ marking.	No
X.	Who is empowered to create the mortgage charge over the property?	
a)	In case of individual who is the competent person to create the charge?	Moulieswaran S/o Selvan
b)	In case of Co-ownership who is authorized to create the Charge?	Not applicable
c)	In case of Joint Ownership who are the persons entitled to create the charge?	Not applicable
d)	In the case of Company who is empowered to create the charge?	Not applicable 

CERTIFICATE OF TITLE

I have examined the Original Title Deeds intended to be submitted relating to the schedule property/(ies) and offered for sale and that the documents of title referred to in my opinion are valid evidence of Right, title and Interest and that if the sale/ mortgage is made, it will satisfy the requirements of sale and I further certify that:

1. I confirm having made a search in the Land/ Revenue records. I also confirm having verified and checked the records of the relevant Government Offices,/Sub-Registrar(s) Office(s), Revenue Records, Municipal/ Panchayat Office, Land Acquisition Office, Registrar of Companies Office, Wakf Board (wherever applicable). I do not find anything adverse which would prevent the Title Holders from sale.


2. Following scrutiny of Land Records/ Revenue Records, relative Title Deeds, certified copies of such title deeds obtained from the concerned registrar office and encumbrance certificate (EC), I hereby certify the genuineness of the Title Deeds. Suspicious/ Doubt, if any, has been clarified by making necessary enquiries.

3. There is no subsisting encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from 01.12.1992 to 23.01.2022 pertaining to the Immovable Property/(ies) covered by above said Title Deeds. The property is not free from Encumbrance.

4. ~~Minor/(s) and his/ their interest in the property/(ies) is to the extent of~~
~~..... (Specify the share of the Minor with Name). (Strike out if not~~
~~applicable).~~

5. I certify that that the title deeds and other documents of title and evidences have been verified by me and I/we hereby certify that Mr./MS/M/s. S Moulieswaran S/o Selvan, has got a valid and marketable title to the property covered in this opinion and the bank can accept the same as security and it is enforceable through Court of Law if the charge is properly created and the bank will not face any problem under any circumstances.

6. In case of Sale/settlement/partition we certify that the following title deeds/documents would provide proper title:

Sl. No	Document date and Number	Nature of Documents	Original / Copy	Parties to Document	
				From	To
					

1.	776/1989 03.03.1989	Registered partition deed	Xerox	Among Kuppayammal, Palanisamy, Aasaithambi, Rukkumani, Ponnusamy, Kavundasamy, Palanisamy, Balasubramaniam, Sengodagounder, Madeshwari, Deivalakshmi, Indhira	
2.	2984/2021 10.04.2021	Registered court decree	Original	Sub judge, Tiruchengode	Indhira, Sengodagounder, Madeshwari, Moulieswaran, M Selvan
3.	145/2022 21.01.2022	Registered partition deed	Original	Between, Selvan S/o late Muthusamy and his son S Moulieswaran	

7. There are no legal impediments under any applicable Law/ Rules in force.

Place: Pallipalayam

Date: 11.02.2022

Signature of Advocate with seal

S. A. SIVARAJAN, B.A., LL.B.,

Advocate, Pallipalayam.

11/02/2022

CERTIFICATE ON THE DOCUMENTS SCRUTINISED

I have visited the office of the Sub-Registrar at Pallipalayam, on 10.02.2022 (date) to verify that the original title deeds (s) related to the property/ies as detailed hereunder is in conformity with the records of the Sub-Registrar Officer (SRO):

Sl. No	Document date and Number	Nature of Documents	Original / Copy	Parties to Document	
				From	To
1.	145/2022 21.01.2022	Registered partition deed	Original	Between, Selvan S/o late Muthusamy and his son S Moulieswaran	


Further I/We have checked/verified

1. The Stamp Papers used in the above mentioned documents and confirm that
 - a) The value of the stamps used is as per the provisions of the stamp act.
 - b) The stamp paper bears Numbers/ Water Mark / Stamp Vendors Name and Serial Numbers.
2. The transaction under the each of the above documents as being recorded in the register of Sub-Registrar's Office (SRO) under respective volumes and pages and found the same is tallied.

In view of the above, I confirm that the above said document/s are properly executed and registered with Sub-Registrar's Office.

Place: Pallipalayam

Date: 11.02.2022


Signature of Advocate with seal
S. A. SRINIVASAN, M.A., B.L.,
ADVOCATE & NOTARY,
CHENNAI - 600 008
PALLIPALAYAM, DISTRICT - 605 008

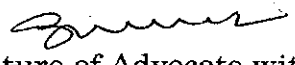
SUPPLEMENTARY OPINION

1.	Name & Address of the Title Holder	Moulieswaran S/o Selvan 503A, Sabari Nagar, Alamedu, Tiruchengode main road, Kumarapalayam taluk, Namakkal Dt
2.	Description of property	Namakkal Registration District, Pallipalayam sub Registrar Office, Pallipalayam village, SF No: 267/2 (As per Patta No: 585) total extent of 2904 Sq.feet situated within the specific four boundaries of:
	Four Boundaries	All that piece and parcel of the land together with the super structure constructed there on and to be constructed in future there at
		East by Palanisamy property
		West by road leading to Vediyarasampalayam
		North by Sivanantham, Rukumani property
		South by 15feet width road
	East West on the North	Ad measuring is not mentioned in the title document.
	East West on the South	
	North South on the East	
	North South on the West	
	With all rights and other easementary rights	
Total extent	2904 Sq.feet	

I have verified the EC from 01.12.1992 to 23.01.2022 on the subject property and confirm that, as on date Nil **Encumbrance** over the property offered as security.

Place: Pallipalayam

Date: 11.02.2022


 Signature of Advocate with seal
 ADVOCATE & NOTARY,
 SALEM-NA. S. S. S.
 FRODO-NA. S. S. S.
 FRODO-NA. S. S. S.

