# BANK LEGAL OPINION

Date: {{DATE}}

Sub: Title Opinion Report certifying non-encumbrance and clear marketable title.

## 1. Description and Area of the Property

|  |  |
| --- | --- |
| Survey No. | {{SURVEY\_NO}} |
| Patta No. | {{PATTA\_NO}} |
| Extent / Area | {{EXTENT}} |
| Village / Taluk / District | {{VILLAGE\_DETAILS}} |
| Boundaries | {{BOUNDARIES}} |

## 2. Tracing of Chain of Title

{{CHAIN\_OF\_TITLE}}  
(Details of sale deeds, patta transfers, power of attorney etc.)

## 3. Encumbrance Certificates

{{ENCUMBRANCE\_CERTIFICATES}}  
(Attach EC details here)

## 4. Opinion of Advocate

On perusal of the above documents, I am of the opinion that the title appears clear, valid, and marketable. SARFAESI Act is enforceable against the property.  
  
{{FINAL\_OPINION}}

## 5. Final Certificate

I hereby certify that I have personally verified the original documents mentioned above and the title of the property is clear and marketable.

Advocate’s Signature & Seal:  
\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_