


- 1- I have examined the Original Title Deeds intended to be deposited relating to the schedule property/(ies) and offered as security by way of **\*Registered/Equitable/English Mortgage (please specify the kind of mortgage) Equitable Mortgage Can Be Created** and that the documents of title referred to in the Opinion are valid evidence of Right, title and interest and that if the said Registered/Equitable Mortgage is created, it will satisfy the requirements of creation of Registered/Equitable Mortgage and I further certify that:
- 2- I have examined the Documents in detail, taking into account all the Guidelines in the check list vide Annexure C and the other relevant factors.
- 3- I confirm have 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 applicabla). I do not find anything adverse which would prevent the Title Holders from creating a valid Mortgage. I am liable/responsible if any loss is caused to the Bank due to negligence on my part or by my agent in making search.
- 4- Following scrutiny of Land Records/Revenue Records, relative Title Deeds, certified copies of such title deed 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 enquires.
- 5- There are no prior registered Mortgage/Charges/encumbrances what soever, as could be seen from the Encumbrance Certificate for the period from 30/03/2015 to 15/11/2015 pertaining to the immovable property(ies) covered by above said Title deeds. The property is free from all Encumbrances.Except I.F.C.I LTD. 3rd Floor, Chatterjee International Centre,33-A, J.L. Nehru Road Kolkata -71 (W.B)
- 6- In case of second / subsequent charge in favour of the Bank , there are no other mortgages / charges other than already stated in the Loan documents and agreed to by the Mortgagor and the Bank (Delete,whichever is inapplicable). **NA**
- 7- Minor/(s) and his/ their interest in the property (ies) is to the extent of **N.A.** (specify the share of the Minor with Name). (Strike out if not applicabla). **N.A.**
- 8- The Mortgage if created, will be available to the Bank for the Liability of the intending individual(s) Borrower(s), Shri/Smt/ M/s. **The intending Mortgagor(s)/Borrower(s) of the Shops/ Offices in question.**
- 9- I certify that Shri/Smt/M/s **The individual borrower/purchaser** has/have an absolute, clear and Marketable title over the Schedule property/(ies). I further certify that the above title deeds are genuine and a valid mortgage can be created and the said Mortgage would be enforceable.

SAURABH SHRIVASTAVA  
  
ADVOCATE  
REG. No. UP 4293/1996

10- In case of creation of Mortgage by Deposit of title deeds, we certify that the deposit of following title deeds/documents would create a valid and enforceable mortgage.

- 1- Original Allotment Letter to be issued by Developer to the intending Mortgager/Borrower.
2. Original Flat Buyer(s) Agreement to be executed with Owner/ Developer.
3. Original Payment Receipts
4. Original Permission to mortgage from Snow white Infrastructure Private Limited
5. Original Possession Letter subsequently issued by Owner/ Developer.
6. Original Conveyance/Sale Deed to be executed in favour of intending Borrower(s)/Mortgagor(s)
7. No Objection Certificate from I.F.C.I LTD. 3rd Floor, Chatterjee International Centre,33-A, J.L. Nehru Road Kolkata -71 (W.B)

11- There are no legal impediments for ceration of the Mortgage on production of original of title deeds the certified copies of which I have examined under any applicable Law/Rules in force.

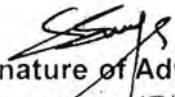
**SCHEDULE OF THE PROPERTY (IES )**

Flats /Apartments to be Allotted in Group Housing Project to be known as Krishnabhumi,"Sri Radha Vrindavan Chandra Mandir, Krishna Lila Theme Park and Group Housing" Vrindavan, District Mathura" being developed by "Snowwhite Infrastructure Private Limited" Through Director on piece of land / Plot Part of Khasra Nos. Total Area 1,66,204.34 Sq. Meter or 1,98,778.8 Sq Yards Or 41.07 Acres Situated at Krishnabhumi,"Sri Radha Vrindavan Chandra Mandir, Krishna Lila Theme Park and Group Housing" Vrindavan, District Mathura" Khasra No. 457, 462, 466, 467, 468, 469, 470, 471, 472, 589, 590, 591, 592, 593, 594, 595, 596, 597 599, 600, 601, 602, 603, 604, 605, 606, 607, 611, 612 613, 614, 615, 617, 619, 617, 620, 622, 623, 682 and 683 Sunarakh Bangar Tehsil & Distt. Mathura.

**Boundries are Below:-**

Place :- Mathura

Date :- 18/11/2015

  
Signature of Advocate  
SAURABH SHRIVASTAVA  
ADVOCATE  
REG. No. UP 4293/1996