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 Advocate High Court , Bombay

C/o. D'costa and Associates , 1st Floor, Isabella Building, Manikpur, Opp. BCCB Ltd. , Vasai (w),
 Thane - 401202, Email: daviddabre@hotmail.com, cell No. 9730934792, 9619146242

Dated: January 10, 2017

To,
 The Branch Head
 Citizen Credit Co-Op. Bank Ltd.,
 I. C. Colony , Borivali (W)
 Mumbai

Dear Sir/ Madam,

Subject : Legal Opinion on title to the property

Pursuant to your instructions, I have investigated title to the below mentioned property offered to the Bank by way of mortgage. My report is as under:-

Sr. No	Particulars	Remarks
1	Date of receipt of documents from Bank	08/12/2016.
2	Name of the Bank Constituent/s and address	M/s. Reliance Enterprises
3	Name of the owner/s of the Property	M/s. Reliance Enterprises
4	Descriptions of the Property	Land or Ground together with the structures standing thereon , situate at Survey No. 26/2, and Parde No. 6/3 , CTS No. 84, 84/1 to 3 , 220 , 220/1 to 41 or thereabout, admeasuring 1726.6 Sq. Mtrs. And CTS No. 221 , admeasuring 284.20 Sq. Mtrs. Village - Ambivali. , Taluka - Andheri , MSD.



		(hereinafter referred to as the "Said Property")
5	Status of the owner/s and mortgagor/s	Firm
6	Pending litigations / court attachments / injunction /stay orders /acquisition by the Govt / Local authorities / Lis-Pendency Notices.	No
7	Whether there are any encumbrances on the property.	No
8	Agreements / Deeds are duly stamp & Registered	Yes
9	Authority to mark Bank's Lien	City Survey Officer , Mumbai
10	Is the property Leasehold? What are the terms of Lease? Is the permission of Lessor obtained?	No

A. List of documents scrutinized for search :

Sr	Name and Date of the Document	Name of the parties	Whether Original or Copy
1	Conveyance Deed dated 05 th August , 2006	Between Mr. Servulus Creado , Mrs. Clementine Creado , Mr. Cedric Creado, Mr. Kevin Creado And M/S Reliance Enterprise , a Firm through Mr. Jude Romell, Being Registration No. BDR-4/6066/2006 dated 05 th August , 2006 in respect of CTS No. 84, 84/1 to 3 , 220 , 220/1 to 41	Copy

Handwritten signature

2	Conveyance Deed dated 13 th August, 2013	Between Mr. Berchmans Gomes , Mrs. Heide Aloysius Gomes , Miss. Uta Cathrin Gomes And M/S Reliance Enterprise , a Firm through Mr. Jude Romell Being Registration No. BDR-1/8598/2013 dated 14 th August , 2013 in respect of CTS No. 221	Copy
3	Power of Attorney dated 05 th August , 2006	Executed by Mr. Servulus Creado , Mrs. Clementine Creado , Mr. Cedric Creado, in favour of Mr. Jude Romell and Domnic Romell being registration No. BDR-4/6067/2006 dated 05 th August , 2006 CTS No. 84, 84/1 to 3 , 220 , 220/1 to 41	Copy
4	Power of Attorney dated 05 th August , 2006	Executed by Mr. Kevin Creado, in favour of Mr. Jude Romell and Domnic Romell being registration No. BDR-4/6067/2006 dated 05 th August , 2006 CTS No. 84, 84/1 to 3 , 220 , 220/1 to 41	Copy
5	Development Agreement Dated 17 th November, 2006	Development Agreement between Rameshwar CHS Ltd. (Proposed) through all the members and M/S Reliance Enterprises. CTS No. 84, 84/1 to 3 , 220 , 220/1 to 41	Copy



6	Property Cards dated 20/01/2010.	Issued by CTO, Andheri in respect of CTS No. 84, 84/1 to 3. CTS No. 220, 220/1 to 41	Copy
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B. Details of conduct of title search and investigation of property for 30

Years with recital of title of the Property :-

At your instruction, I have caused to conduct the search of the said property from Search Clerk Mr. Rakesh Pawar. The report of the same is annexed hereto as an Annexure – 1 along with Original Fee Receipt No. _____ dated _____. As per the said report, during the search carried out with the concerned Sub-Registrars Office at Bandra, Borivali-1 TO 9 from 1987 to 2016 (30 years), Sub-Registrars Office at Bandra, Borivali-1 TO 9 & Mumbai (Old Custom House, as details of entries are given below:

- i) Conveyance Deed Between Mr. Servulus Creado , Mrs. Clementine Creado , Mr. Cedric Creado, Mr. Kevin Creado And M/S Reliance Enterprise , a Firm through Mr. Jude Romell Being Registration No. BDR-4/6066/2006 dated 05th August , 2006.
- ii) Conveyance Deed Between Mr. Berchmans Gomes , Mrs. Heide Aloysius Gomes , Miss. Uta Cathrin Gomes And M/S Reliance Enterprise , a Firm through Mr. Jude Romell Being Registration No. BDR-1/8598/2013 dated 14th August, 2013 in respect of CTS No. 221.
- iii) Development Agreement executed by Mr. Servulus Creado , Mrs. Clementine Creado , Mr. Cedric Creado, in favour of M/s. Reliance Enterprises through Mr. Jude Romell and Domnic Romell being registration No. BDR-4/6067/2006 dated 05th August , 2006



- iv) Thus pursuant to the aforesaid Agreement for Sale, the said M/s. Reliance Enterprises became entitled to / owner of the said property.

C. Major Observations, if any :- NIL

D. Type of Mortgage to be created :

The registered mortgage be created in favour of the Bank by deposit of title deeds / documents.

E. Details on Documents to be deposited with bank at the time of creation of Registered Mortgage in favour of the Bank :

Sr	Name and Date of the Document	Name of the parties	Whether Original or Copy
1	Conveyance Deed dated 05 th August , 2006	Between Mr. Servulus Creado , Mrs. Clementine Creado , Mr. Cedric Creado, Mr. Kevin Creado And M/S Reliance Enterprise , a Firm through Mr. Jude Romell Being Registration No. BDR-4/6066/2006 dated 05 th August , 2006	Original
2	Conveyance Deed dated 13 th August , 2013	Between Mr. Berchmans Gomes , Mrs. Heide Aloysius Gomes , Miss. Uta Cathrin Gomes And M/S Reliance Enterprise , a Firm through Mr. Jude Romell Being Registration No. BDR-1/8598/2013 dated 14 th August , 2013 in respect	Original



		of CTS No. 221	
3	Power of Attorney dated 05 th August , 2006	executed by Mr. Servulus Creado , Mrs. Clementine Creado , Mr. Cedric Creado, in favour of Mr. Jude Romell and Domnic Romell being registration No. BDR-4/6067/2006 dated 05 th August , 2006	Copy
4	Power of Attorney dated 05 th August , 2006	executed by Mr. Kevin Creado, in favour of Mr. Jude Romell and Domnic Romell being registration No. BDR-4/6067/2006 dated 05 th August , 2006	Copy
5	Development Agreement Dated 17 th November, 2006	Development Agreement between Rameshwar CHS Ltd. (Proposed) through all the members and M/S Reliance Enterprises. With all annexures.	Original
6	Recent Property Cards dated 20/01/2010.	Issued by CTO , Andheri in respect of CTS No. 84, 84/1 to 3. CTS No. 220, 220/1 to 41 and 221	Original
7	Indemnity Bond dated 05/08/2006	By Mr. Servulus Creado , Mrs. Clementine Creado , Mr. Cedric Creado being registration No. Andheri -02/6068/2006 dated 05/08/2006	Copy



8	Declaration 17/11/2006	dated	By Rameshwar Co.-Op. Housing Society Ltd. Proposed to CEO SRA being registration No. Andheri - 02/8704/2006 dated 17/11/2006	Copy
9	Declaration 17/11/2006	dated	By Rameshwar Co.-Op. Housing Society Ltd. Proposed to CEO SRA being registration No. Andheri - 02/8705/2006 dated 17/11/2006	Copy
10	Registered Deed	Mortgage	To create lien / charge over the property in case of said properties to be signed by all the partners.	Original

F. Additional documents to be obtained:-

G. Any other statutory compliance:-

NIL

I have not received any documents regarding declaration of slum by SRA, approved plan by appropriate authority, development / construction permission etc. regarding development. Recommend to obtain all the above documents if the loan is to be granted on total project subject to the provision of share of Society members signed development agreement.

H. Declaration on title certificate :-

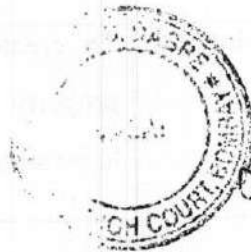
The computerized records of Sub-Registrar of Assurances not maintained properly also some Index-II (Manually and Computerized) are missing from the records and hence this search report is based upon the Index -II available in the SRO's office subject to torn records/missing records.

Handwritten signature

I. Final Certificate :

In view of and subject to the forgoing , I certify that M/S Reliance Enterprises have clear , marketable and free from encumbrances title to the property described hereinabove and that the mortgagor/s M/S Reliance Enterprises. can create Register Mortgage in favour of the bank. The bank can accept all originals / photocopies of the Title Deeds / Documents listed in point Nos. E & F and keep in its possession / custody.

Place : Vasai



David S. Dabre
Advocate

Contact No. 9730934792

Encl. : Original Search clerk Report with fees receipt issued by the Sub-registrar Office