

To,  
\_\_\_\_ Bank

**Sub:** Legal opinion with respect to Residential Purpose for loan

Dear Sir,

We have carried out the title search for the said property and the report is in the below paragraphs.

1. **Name of the Applicant / Borrower:**

2. **Nature of Ownership: Freehold**

3. **Name of the Co-Applicant / Borrower:**

4. **Name of the Owner:**

1.

2.

Both R/a

5. **Address of the Property:**

6. **Nature of the Property: RESIDENTIAL**

7. **Property Description:**

8. **List of Documents, Given for Inspection:**

a) Deed of Assignment/Transfer

b) Share Certificate

c) Completion Certificate



d) any other document as provided

**9. History of title: -**

a) It appears from the Deed of Assignment/Transfer that the builder acquired development rights from the respective owners. Accordingly the said builder got permission to construct building over the said land from Pune Municipal Corporation vide Commencement Certificate No. \_\_\_\_\_ dated \_\_\_\_\_ and after completion the construction the Pune Municipal Corporation issued Completion Certificate No. \_\_\_\_\_ dated \_\_\_\_\_.

b) It appears from the Deed of Assignment/Transfer that the Builder formed housing society of all flat holders, which is duly registered with the Co operative Registrar, Pune vide No. \_\_\_\_\_ in the name and style as " \_\_\_\_\_ co operative Housing Society Ltd. (Herein after called and referred to as said Society)

c) \_\_\_\_\_ have purchased the said flat from the said builder vide Agreement to sale dated \_\_\_\_\_, which is registered at the office of Sub Registrar Haveli at Sr. No. \_\_\_\_\_.

d) The said society has admitted the present owners as its members and issued share certificate No. \_\_\_ bearing No. \_\_\_ to \_\_\_ (both inclusive) of Rs. 50/-each in favour of Mrs. \_\_\_\_\_.

e) The said society has issued NOC dated \_\_\_\_\_ to transfer the said flat to Mr. \_\_\_\_\_.

f) It appears that by executing Deed of Assignment/Transfer \_\_\_\_\_ have assigned all their rights, title and interests on the said flat to \_\_\_\_\_. The Deed of Assignment/Transfer dated \_\_\_\_\_ is registered at the office of Sub Registrar Haveli No. \_\_\_ at Sr. No. \_\_\_\_\_.

g) It appears from the Deed of Assignment/Transfer dated 29/09/2007 that \_\_\_\_\_ have applied for home loan for purchase of the said flat.

**10. General Information / Observation: N A**

**11. Legal invention / issue that may affect the title of the property :**

It appears from the Deed of Assignment that the present owner have availed home loan.

**12. Steps / Documents Prior to disbursal of the loan :**

a) NOC from Bank to be obtained

**13. RERA REGISTRATION DETAILS / DOCUMENTS AND DECLARATIONS AND ITS STATUS:**

Maharashtra Real estate Regulatory Authority has approved the Project "....." being constructed on the said Property vide RERA Reg. Certificate bearing No. ....dated 31/07/2017

**14. Search Report:**

I have carried out search of record maintained in computer system of [igrmaharashtra.gov.in](http://igrmaharashtra.gov.in),

for the years 2006 to 2018. In preparing this report, I have relied on information available

from igrmaharashtra.gov.in and documents provide as mentioned in para 8 above. From the available records and documents supplied to me, I have not found any entries regarding sale, mortgage, lease, and lean etc. about the said property and except the entries mentioned in para 9 of this report.

**15. Opinion:**

I am of the opinion that, Mr. \_\_\_\_\_ is the owner, occupier and holder of the said unit as mentioned herein above and thus the rights, title and interest of Mr. \_\_\_\_\_ is clean subject to charge of \_\_\_\_\_ Bank.

**16. Documents must require for creation of security:**

- a) Original Copy of Deed of Assignment/Transfer (first owner to present owner)
- b) Original Copy of Agreement to sale (Builder to first owner)
- c) Original Copy of Share Certificate (If issued)
- d) Affidavit from the Borrower that he has not created any third party interest in respect of the said flat
- e) NOC from Bank to mortgage the said flat
- f) NOC from the society to mortgage the flat
- g) True Copy of Society Registration Certificate
- h) True Copy of Completion Certificate
- i) True copy of Commencement Certificate
- j) True Copy of Sanctioned building Plan

**17. Search Receipt:**

Advocate