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Date : 20-12-2016

To
The Corporation Bank,
Verna, Branch,
Verna, Goa.

LEGAL OPINION/PROJECT REPORT OF " SHALOM VILLAGE"

01. Name, Fathers name and Address of the Title Holder : Mr. Lyndon Rodrigues, his wife Mrs. Nisha Rodrigues, Mr. Hedwiz A S Carvalho, his wife Mrs. Sharmila carvalho , resident of Baina, Vasco da Gama, Goa.

02. Description of property : ALL THAT distinct , separate and well delineated northern property known as "Predio Casa de Morado com seu pateo quintal vertentes e Gina situated at Bamborda, verna within the Jurisdiction of the Village Panchayat of Verna Taluka and registration Sub-District of Salcete, District of South Goa, State of Goa not described at the Land Registration Office of the Comarca of Salcete, enrolled as a whole at the Taluka Revenue Office of Salcete under Nos. 852 and 853 admeasuring 7350.00 sq. meters in two plots , the North one admeasuring 2765.00 sq. meters, surveyed under Survey No. 141/6 with the name "Casade Morod or Zin" and the other Southern Plot admeasuring 4675.00 sq. meters surveyed under Survey No. 196/2 with the name Casa de Morada both of Verna Village Salcete Taluka and bounded as under;

On the North : By Rivulet and fields of Comunidade of verna

On the South : By Tar road , beyond which lies the property surveyed under Survey No. 196/2 of Verna Village.

On the East : By part of the property surveyed under No. 141/7 of Verna Village.



On the West : By the property surveyed under No. 141/5 of Verna Village.

03. Documents studied :

DOCUMENTS SCRUTINISED

Sr. No.	Date of Documents	Name of Documents	Whether original/certified/True copy/photostat
1.	30-12-1985	Inventory proceeding with Orphans No. 201/1905 Court of Civil Judge Senior Division , Salcete, Margao, Goa.	Xerox Copy (Original verified)
2.	11-07-2009	Instrument of Purchase and Sale dated 11-07-1968, registered before Sub-Registrar of Salcete under registration no. 845 at pages 217 to 221, F. Vol. No. 41, date 29-07-1968	-do-
3.	29-01-2009	Deed of Succession dated 29-01-2009 at pages 32V to 34 of deed Book no. 1543 in the Office of Ex-Officio at Margao, Salcete, Goa.	-do-
4.	09-02-2012	Deed of Sale dated 09-02-2012, registered before Sub-Registrar of Salcete under registration no. MGO-BK1-00923-2012, CD Number MGOD 58, Date 09-02-2012.	-do-
5.		Nil Encumbrance Certificate for the period 01-01-1986 to 01-09-2016	Original
6.	22-04-2013	POA dated 22-04-2013 registered before Notary Dileshwar M. Naik under Registration no. 764/13, date 22-04-2013.	Original
7.	12-01-2016	Sanad ref. no. AC-II/SAL/SG/CONV/29/2014/383 Date 12-01-2016	Original
8.		Form I & XIV survey no. 141 /6 of Verna Village, Salcete Taluka.	Original



9.	13-10-2015	Technical Clearance Order no. TPM/26362/Verna/141/5/16/4882 Date 13-10-2015 issued by the office of The Senior Town Planner, Town & Country Planning Department, Margao, Goa.	Original
10.	30-12-2015	Construction Licence no. VPV/Const/F-701/2015-2016/1730 date 30-12-2015 issued by the Office of the Village Panchayat of Verna, Salcete, Goa.	Original
11.	13-10-2015	Approved Plan Ref. no. TPN/26362/Verna/141/6/15/4882 date 13-10-2015.	Original

04. If originals of title Deeds/documents have not been produced reasons thereof:

Only Xerox produced as it is for verification of title of the property.

05. Chain of Title.

From the documents produced for verification it reveals that the property described in schedule I above formed part of the estate left behind by late Shri Jose Caetano de Faria who expired on 27th January 1905, which property was described under Item no. I of the List of Assets in the Inventory Proceedings, being Orphanological Inventory Proceedings No. 201/1905 vide Certificate dated 27-08-1981 issued by the Court of the Civil Judge Senior Division, Salcete, Margao.

3/4th of the said property were allotted to Mrs. Maria Ana Joaquina Rosa Florinda Etelvina fernandes the widow an moiety holder of the said late Shri Jose Caetano de Faria and the remaining 1/4th of the same property to his son Shri Francisco Antonio Sebastiao Herculano Fernadnes e Faria alais Francisco Antonio Fernandes e Faria, late father of Shri Francisco Antonio Fernandes e Faria Junior.

Subsequently by dependence in the Inventory Proceeding upon the death of the said Maria Ana Joaquina Rosa Florinda Etelvina Gernandes who expired on 17th January 1945, initiated by her Spinster daughter Ninfa Esmeralda Argentina florentina Fernandes e Faria and further thereafter expired her son Francisco Antonio Sebastiao Herculano Fernandes e Faria, father of Shri Francisco Antonio Fernandes e Faria Junior, leaving behind as his widow and moiety holder Terezinha Pacheco



and as his only and universal heir his minor Francisco Antonio Fernandes e faria (Junior), the $\frac{1}{2}$ of the aforesaid $\frac{3}{4}$ th of the property "Predio Casa de Morada, Com Seu Pateo, Quintal Vertentes e Gina", having been allocated to Francosco Antonio Fernandes e Faria (Junior), besides additional $\frac{1}{4}$ th allocated to him in the earlier allotment as shown hereinabove. The remaining $\frac{1}{2}$ of $\frac{3}{4}$ th having been allocate dto Ninfa Fernandes e Faria, spinster deceased aunt of Shri Francisco Antonio Fernandes e Faria Junior.

In the Inventory Proceedings initiated upon the death of Ninfa Fernandes e Faria her $\frac{1}{2}$ of $\frac{3}{4}$ th (or $\frac{3}{8}$ th) of the said property was allocated to Jose Antonio CE do Sagrado coracao de Maria Pachaeco and to his sister Aurea Natal Lourdes Pacheco in equal shares.

By Instrument of Purchase and Sale dated 11-07-1968, registered before Sub-Registrar of Salcete under registration no. 845 at pages 217 to 221, F. Vol. No. 41, date 29-07-1968 the aforesaid Jose Antonio CE do Sagrado coracao de Maria Pachaeco and to his sister Aurea Natal Lourdes Pacheco both unmarried sold their $\frac{3}{8}$ th of the said property to Mrs. Terezinha de Menino Jesus Pacheco e Faria alias Terezinha Pacheco e faria alais Terezinha Pacheco e faria , deceased mother of Shri Francisco Antonio Fernandes e Faria Junior.

Vide Deed of Succession dated 29-01-2009 at pages 32V to 34 of deed Book no. 1543 in the Office of Ex-Officio at Margao, Salcete, Goa, it is seen that Francisco Antonio Herculano sebastiao de faria e fernandes alias Francisco Antonio Fernandes e Faria expired on 04-04-1957 and thereafter expired on 4th March 2001, his wife Smt. Terezinha de Menino Jesus Pacheco e Faria alais Terezinha Pacheco e Faria, leaving behind her only son and universal heir Shri Francisco Antonio Fernandes e Faria Junior.

A tarred road has been constructed by PWD passing through the said property thus bifurcating the said property into two halves, Northern and Southern.

The aforesaid two halves have been since surveyed under the Goa Land Revenue code und Survey number , the Northern half admeasuring 2675.0 sq, meters being Surveyed under Survey No. 141/6 of Village of verna Taluka of Salcete and eth Southern half being surveyed under survey no. 196/2 of Village of verna Taluka of salcete, Goa.

The aforesaid Northern half surveyed under Survey No. 141/6 of verna , herein after referred to as the Said Northern Plot.



There exists a house bearing house no. 30 in the said Northern Plot belonging to Mrs. Clarina Rodrigues alias Colarina Rodrigues e Soares, who has since expired and this house is presently occupied by her daughter Francisca Soares married to Socorro Kadam alias Xencor Kadam.

Vide Deed of Sale dated 09-02-2012 , registered before the Sub-Registrar of Salcete, Margao under Registration no. MGO-BK1-00923-2012 CD number MGOD58 date 09-02-2012 Shri Francisco Antonio Fernandes e Faria Junior sold the property admeasuring 4675.00 square meters in the survey no. 141/6 of Verna Village in the property known as Predio Cas de Morada com seu pateo , quintal vertentes e Gina, situated at Bambiorda Verna to Mr. Lyndon Pedro Rodrigues , Mr. Hedwiz Carvalho.

Mr. Joseph P R D 'Cruz developed the said property and accordingly Sanad was obtained ref. no. AC-II/SAL/SG/CONV/29/2014/383, Date 12-01-2016 from the Office of the Collector & District Magistrate South Goa. Office of the Senior Town Planner Town & country Planning Department issued Technical Clearance Order ref. no. TPM. 263862/Verna/141/6/15/4882 dated 13-10-2015 Office of the Village Panchayat of Verna, Salcete, Goa issued Construction Licence no. VPV/Const/F-701/2015-2016/1730 date 30-12-2015. Town Planner Town & Country Planning Department Approved Plan Ref. no. TPN/26362/Verna/141/6/15/4882 date 13-10-2015.

The complex is named as "SHALOM VILLAGE" constructed in the property more described in schedule i above .

On perusal of the aforesaid documents it is noticed that Mr. Lyndon Rodrigeus, his wife Mrs. Nisha Rodrigues, Mr. Hedwiz A S Carvalho, his wife Mrs. Sharmila carvalho is the complete Owner of the property more described in schedule above.

09. Application Record of Rights/Patta Pass Book/Khata are maintained and if so, whether for the latest period has been produced.

Yes form I & XIV has been produced



In case of creation of Mortgage of deposit of title Deeds, I certify that the deposit of following title/deeds/documents would create a valid and enforceable mortgage.

- a. Original Agreement for Sale duly executed between Prospective Purchasers, and land owner Mr. Lyndon Rodrigeus, his wife Mrs. Nisha Rodrigues, Mr. Hedwiz A S Carvalho, his wife Mrs. Sharmila Carvalho and Developer Mr. Joseph D 'Cruz .
- b. Conveyance deed after the entire project is completed and Share Certificate, if Co-operative Housing Society is formed or the individual Sale Deeds, if no Co-operative Housing Society is formed or the individual sale Deeds, if no Co-operative Housing Society is formed.

There are no legal impediments for creation of the Mortgage under any applicable law/Rules in force.




(Adv. Rajkumar N. Naik)