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TO WHOMSOEVER IT MAY CONCERN

Dear Sir,



Sub: TITLE OPINION OF THE DISTINCT PLOT UNDER LETTER 'B'
ADMEASURING AN AREA OF 2713.75 BEING PART AND PARCEL OF
THE LARGER PROPERTY SURVEYED UNDER SURVEY NO. 112/6 OF
NUVEM VILLAGE TOTALLY ADMEASURING AN AREA OF 5975.00
SQUARE METRES

1. Description and area of the property proposed to be mortgaged. Specific number(s) and address of property along with boundaries and measurements:

ALL THAT distinct, independent, well defined plot under letter 'B' admeasuring an area of 2713.75 square metres which is more particularly described in SCHEDULE - I hereunder written (hereinafter referred to as the 'SAID PROPERTY') being part and parcel of the larger property being two fifth (2/5th) of the property known as "MEDXETA GALLI" or MURDA PEQUENO' situated at Murda O Pequeno of Margao, Nuvem, at Nuvem Village, within the Village Panchayat of Nuvem Village Panchayat, District of South Goa, Sub District of Salcete, State of Goa which corresponds to 2/5th of 1/3rd of the property enrolled under Matriz No. 513 and described in the Land Registry of the Judiciary Division of Salcete under No. 547 of Book B2 new which is independently surveyed under Survey No. 112/6 of Nuvem Village totally admeasuring an area of 5975.00 square metres and the SAID PROPERTY is bounded as under:

NORTH: by Road
SOUTH: By boundary of Village Duncolim
EAST: By the property surveyed under 110/1
WEST: By the property under Survey No. 112/10

2. Nature of Property (Whether Agricultural, Non-Agricultural, Commercial, Residential, Industrial. If Non-Agricultural, the reference and date of conversion order from Competent Authority should also be mentioned).

Non-Agricultural - Conversion Sanad under No. AC-I/SAL/SG/CONV/50/2018/4075 dated 29.03.2019 issued by the Additional Collector-I, South Goa District, Margao, Goa

3. Type of ownership:

The SAID PROPERTY is jointly owned by MRS. DULCINA CARVALHO, MR. LENNY CARVALHO, MR. EDWIN CARVALHO and his wife MRS. FIONA REMEGIA BRAGANCA, MS. LYDIA CARVALHO, MRS. EUREKA T. LOBO and her husband MR. TIMOTHY LOBO.



4. Whether the Property is freehold or Leasehold:

The SAID PROPERTY is free hold.

5. Source of the Property i.e. Self acquired or Ancestral:

Self acquired through family

6. Whether the Property is mutated in Panchayat/revenue records as also the land records and whether owner's name is reflecting therein:

Yes

7. Details of documents examined/ scrutinised:

- I. Form I & XIV of the property surveyed under Survey No. 112/6 of Nuvem Village
- II. Survey Plan of the property surveyed under Survey No. 112/6 of Nuvem Village
- III. Matriz Certificate No. 513
- IV. Land Registry of the Judiciary Division of Salcete under No. 547 of Book B2
New
- V. Instrument of Sale Dated 24.04.1969 with translation

VI. Deed of Succession dated 03.11.2022 duly drawn in the Office of Civil Registrar of Mormugao under Notarial Book of Deeds under No. 198 at pages 62v to 64v.

VII. Deed of Family Partition-cum-Settlement dated 24.02.2023 registered before the Sub Registrar of Salcete, Margao under Book – 1 Document No. MGO-1-799-2023 Dated 24.02.2023

VIII. Conversion Sanad under No. AC-I/SAL/SG/CONV/50/2018/4075 dated 29.03.2019 issued by the Additional Collector-I, South Goa District, Margao, Goa

IX. Technical Clearance Order under No. TPM/29629/Nuven/112/6/2023/218 dated 13.01.2023 issued by the Dy. Town Planner, Town & Country Planning Department, South Goa District, Margao, Goa

X. Construction Licence under No. VP/NUV/BL/2022-23/45 dated 25.03.2023 issued by the Village Panchayat Nuven, Salcete, Goa

XI. NOC under No. DHS/2023/DHS0901/00025/131 dated 27.01.2023 issued by the Medical/Health Officer, PHC Loutolim.

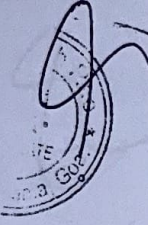
XII. Nil Encumbrance Certificate on Property under Certificate No. 3346 of the year 2023 dated 31.03.2023

8. Tracing of the chain of title in favour of owner starting from the earliest document available.

There exists ALL THAT distinct, independent, well defined plot under letter 'B' admeasuring an area of 2713.75 square metres (hereinafter referred to as the 'SAID PROPERTY') being part and parcel of the larger property being two fifth (2/5th) of the property known as "MEDXETA GALLI" or MURDA PEQUENO' situated at Murda O Pequeno of Margao, Nuven, at Nuven Village, within the Village Panchayat of Nuven Village Panchayat, District of South Goa, Sub District of Salcete, State of Goa which corresponds to 2/5th of 1/3rd of the property enrolled under Matriz No. 513 and described in the Land Registry of the Judiciary Division of Salcete under No. 547 of Book B2 new which is independently surveyed under Survey No. 112/6 of Nuven Village totally admeasuring an area of 5975.00 square metres.

Inter alia the SAID PROPERTY was originally being part and parcel of ALL THAT two fifth (2/5th) of the agricultural property known as "MEDXETA GALLI" situated at Murda O Pequeno of Margao, Nuvem, District of South Goa, Sub District of Salcete, State of Goa which corresponds to 2/5th of 1/3rd of the property enrolled under Matriz No. 513 and described in the Land Registry of the Judiciary Division of Salcete under No. 547 of Book B2 new which is independently surveyed under Survey No. 112/6 of Nuvem Village.

The SAID PROPERTY was purchased by Mrs. Dulcina Carvalho vide Instrument of Sale Dated 24.04.1969 from Mr. Randolph Albert Otter and his wife.

 Husband of the aforesaid owner, Mr. Luis Gonzaga Carvalho expired on 21.12.2002 leaving behind said Mrs Dulcina Carvalho as the moiety holder and other owners as aforesaid as the sole and universal heirs which is in conformity with the Deed of Succession dated 03.11.2022 duly drawn in the Office of Civil Registrar of Mormugao under Notarial Book of Deeds under No. 198 at pages 62v to 64v.

All the aforesaid owners have mutually resolved to effect the family partition of the remaining portion excluding the SAID PROPERTY vide Deed of Family Partition-cum-Settlement dated 24.02.2023 registered before the Sub Registrar of Salcete, Margao under Book - 1 Document No. MGO-1-799-2023 Dated 24.02.2023

The aforesaid owners have obtained development permission/construction licence and/or No Objection namely Conversion Sanad under No. AC-I/SAL/SG/CONV/50/2018/4075 dated 29.03.2019 issued by the Additional Collector-I, South Goa District, Margao, Goa, Technical Clearance Order under No. TPM/29629/Nuvem/112/6/2023/218 dated 13.01.2023 issued by the Dy. Town Planner, Town & Country Planning Department, South Goa District, Margao, Goa, Construction Licence under No. VP/NUV/BL/2022-23/45 dated 25.03.2023 issued by the Village Panchayat Nuvem, Salcete, Goa, NOC under No. DHS/2023/DHS0901/O0025/131 dated 27.01.2023 issued by the Medical/Health Officer, PHC Loutolim for undertaking development/construction in the SAID

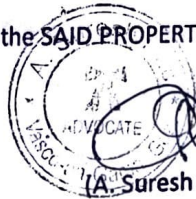
PROPERTY consisting of fourteen Villas which they right to sell, transfer, assign the rights thereto .

9. The final Certificate of the Advocate confirming that title of the property(s) examined by him and the same is / are clear and marketable:

I Certify that after carrying out search at the Office of the Sub Registrar of Mormugao and also subject to the production of all the originals, there is no registered encumbrances affecting the SAID PROPERTY which is jointly owned by Mrs. Dulcina Carvalho, Mr. Lenny Carvalho, Mr. Edwin Carvalho and his Wife Mrs. Fiona Remegia Braganca, Ms. Lydia Carvalho, Mrs. Eureka T. Lobo and Her Husband Mr. Timothy Lobo and they have clear and marketable title to the SAID PROPERTY.



Date: 12.05.2023
Place: Vasco da Gama, Goa



(A. Suresh Rao)
Advocate

12/5/23