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Dated: 23/03/2018

To,

MR. SAVIO DOS SANTOS.

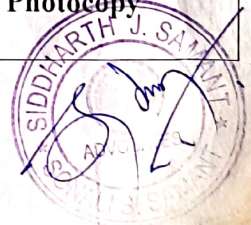
Dear Sir,

Re: Title Opinion in respect of: Property known as “Aframento Oiteral Em Cima Do Palmar Pe Leite” Or “Em Cima Do Palmar Viegas” Or “Fattawado”, Situated at Village Nerul of Bardez Taluka. The said property was originally surveyed under Old Cadastral Survey No. 773 and presently Surveyed under No. 94/2 of Nerul Village belonging to Mr. Savio dos Santos

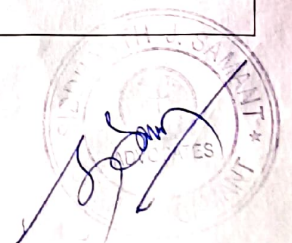
With reference to your letter , I, on the basis of the copies of title deeds forwarded to me pertaining to the said immovable property and the other information submitted by you, have conducted a detailed search and investigation and submit my report as under : -

TITLE INVESTIGATION REPORT OF MR. SAVIO DOS SANTOS

1.	a) Name of the Title holder(s)	Mr. Savio dos Santos
	b) Address(es) of the Mortgagor(s)/Title holder(s)	Nerul, Bardez, Goa
2.	Title Deeds verified by me	
	1. Public deed dated 03/04/1875	Photocopy
	2. Instrument of Gift dated 07/05/1875	Photocopy
	3. Deed of Sale and Acquittance dated 02/05/1923 drawn in the Office of the Judicial Division of Ilhas of Goa at Panaji of Nova Goa in Book No. 152 at pages 54 upto to 56V.	Photocopy
	4. Will dated 23/05/1986, Book No. 62 at page 95-V Reg.	Photocopy



	No. 378 dated 05/08/2004.			
	5. Deed of Succession dated 27/01/1989, Book No. 629 at page 58-V, Reg. No. 379 dated 05/08/2004.			Photocopy
	6. Deed of Gift dated 4/12/1990, Registered No. 1041/91 Book No. I, Vol. No. 152 dated 06/12/1991.			Photocopy
	7. Form I & XIV			Photocopy
	8. Survey Plan			Photocopy
	9. Conversion of Sanad dated 01/04/2015, No. RB/CNV/BAR/AC-1/226/2006, issued by Office of the District Collector North Goa.			Photocopy
	10. Conversion of Sanad dated 21/12/2006, No. RB/CNV/BAR/226/2006, issued by Office of the District Collector North Goa			Photocopy
	11. Nil Certificate of Encumbrance on Property dated 11/12/2006, Certificate No. 1955, issued by Sub-Registrar of Bardez Mapusa.			Photocopy
	12. In the High Court of Bombay at Goa First Appeal No. 269 of 2004, registered No. 1584 at pages 38 to 48, Book No. I Volume No. 1587 date 24/03/2006.			Photocopy
	13. Special Civil Suit No. 6/1998/A (Special Civil Suit No. 239/1991/A)(old)			Photocopy
	14. Inventory Proceedings No. 269/2000/Sr initiated In the Court of Civil Judge Senior Division at Mapusa Goa			Photocopy
	15. Nil Certificate of Encumbrance on Property dated 16/03/2016, Certificate No. 623 of 2016, issued by Sub-Registrar of Bardez Mapusa.			Photocopy
3.	All that property known as “Aframento oiteral Em Cima Do Palmar Pe Leite” or “Em Cima Do Palmar Viegas” or “Fattawado”. Situated at Village Nerul of Bardez Taluka registration Sub-District of Ilhas North Goa District State of Goa, The said property was originally surveyed under Old Cadastral Survey No. 773 and presently Surveyed under No. 94/2 of Nerul Village.			
Survey No.	Extent Areas (in acres / hectares/m2)	Location	Boundaries	

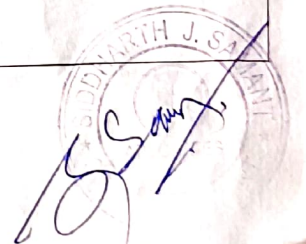


<p>Survey No. 773 and presently Surveyed under No. 94/2</p>	<p>2900</p>	<p>Situated at Village Nerul of Bardez Taluka registration Sub-District of Ilhas North Goa District State of Goa</p>	<p>North: By public road South: By hill property of the Comunidade of Nerul East: By plot named Aforamento of Jose Gabriel West: By residential house and property of Govind Sinai Orty (Duarto Sebastiao de Souza).</p>
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<p>4. SEARCH IN SUB-REGISTRAR'S OFFICE</p>	
<p>i) Location of property (The particulars of the sub-district within which the property is located and the address of the registering officer. In case the property is situated in more than one sub-district/district, the particulars of all the concerned sub-districts/districts and address of the registering offices to be given)</p>	<p>Situated at Village Nerul of Bardez Taluka registration Sub-District of Ilhas North Goa District State of Goa</p>
<p>ii) Search and Investigation (The search in the records such as Index No.1, Index No.2, Book No.1/Supplementary Book No.1 should be made for the past 30 years to trace any encumbrance is created on the property. A brief narration may be given on the route</p>	<p>1. There exists landed property known as "Aframento oiteral Em Cima Do Palmar Pe Leite" or "Em Cima Do Palmar Viegas" or "Fattawado" Situated at Village Nerul of Bardez Taluka registration Sub-District of Ilhas North Goa District State of Goa, not described in the Land Registration Office of Ilhas and enrolled in the Taluka Revenue Office of Bardez at Mapusa under No. 166 surveyed under Old Cadastral Survey No. 773 and presently Surveyed under No. 94/2 of Village Nerul admeasuring 2900 Sq. Mts.</p> <p><u>BOUNDED AS UNDER</u></p> <p>North: By public road South: By hill property of the Comunidade of Nerul East: By plot named Aforamento of Jose Gabriel West: By residential house and property of Govind Sinai Orty (Duarto Sebastiao de Souza).</p> <p>2. The Said property originally belonged to Emilia Santana dos Santos.</p>

and chain of title for 30 years and how the title is conferred on the mortgagor. The details of the books/ indexes searched by Advocate to be stated. In the event of any break in the chain of title or in case of any mortgage, charge or encumbrance subsists over the property, the details thereof specifying how the break in the chain of title took place to be stated

3. Euffregina De Souza gifted 1/3rd part of her moiety share of her assets to her son Sebastiao Henrique dos Santos, by **Instrument of Gift dated 07/05/1875.**
4. Maria Rita de Melo partition/gifted the said property to Sebastiao Henrique dos Santos and his wife Matildes Estrelina de Azevedo by **Deed of Partition, separation of ground rent (foros), gift and of grant of rights of residence dated 18/05/1919** drawn in the Judicial Division of Ilhas
5. Late Isidor Francisco Joao Jose dos Santos purchased the said property from. Maria Augusta Josefina Roque e Santos by **Deed of Sale and Acquittance dated 02/05/1923** drawn in the Office of the Judicial Division of Ilhas of Goa at Panaji of Nova Goa in Book No. 152 at pages 54 upto to 56V.
6. Vide **Will dated 23/05/1986**, Book No. 62 at page 95-V Reg. No. 378 dated 05/08/2004 Late. Stanley Santos bequeathed his properties including the half part of the Said Property in favour of Mr. **Savio dos Santos** and remaining half in favour of **Miss. Rosa Casilda Colaco.**
7. Pursuant to death of Said Stanley Santos, **Deed of Succession dated 27/01/1989**, Book No. 629 at page 58-V, Reg. No. 379 dated 05/08/2004 was drawn to qualify as testamentary heir of the said late Stanley dos Santos to the estate left behind by him in favour of the **Mr. Savio dos Santos.**
8. Vide **Deed of Gift dated 4/12/1990**, Registered No. 1041/91 Book No. I, Vol. No. 152 dated 06/12/1991 Miss Rosa Casilda Colaco who is a co-legatee in all the will dated 23/5/1986 gifted her half right and share in the suit property in favour of **Mr. Savio dos Santos.**
9. **Mr. Savio dos Santos** son of Mr. Stanley dos Santos filed an Inventory Proceedings In the Court of Civil Judge Senior Division at Mapusa Goa upon death of Mrs. Visitacao Herminia de Azavedo and her husband Mr. Isidoro Francisco Joao Jose dos Santos who were parents Late Stanley Santos under **Inventory Proceedings No. 269/2000/Sr** and in the said Inventory Proceedings of said property listed at serial no II, allotted in favour of **Mr. Savio dos Santos.**

A circular stamp with the text "JOSEPH J. SANTO" around the perimeter. Overlaid on the stamp is a handwritten signature in blue ink.

10. Inadvertently the name of the one Mrs. Clotilde Cordo e Fernandes was wrongly included in the survey records hence Mr. Savio dos Santos filed a civil suit being Special Civil Suit No 239 1991 A renumbered as Special Civil Suit No: 06/1998/A .

11. Vide Judgement and Decree dated 18/08/2004, Ld. Civil Judge Senior Division Mapusa decreed the above said Suit in favour of Mr. Savio dos Santos.

12. An Appeal was filed before honourable court High court of Bombay, being First Appeal No 269 of 2004 where by a consent decree was passed whereby said property was exclusively allotted in favour of Mr. Savio dos Santos.

13. Said Decree in First Appeal No 269 of 2004 has been registered before Sub Registrar of Bardez under No 1584 at pages 38 to 48 Book No I, Volume No 1587 dated 24/03/2006.

14. Mr. Savio dos Santos has effected mutation in the survey records and presently Form I & XIV of the said property bearing Survey No: 94/2-A bears his name against mutation entry No. 28795.

15. Conversion of Sanad dated 21/12/2006, No. RB/CNV/BAR/226/2006 issued by Office of the District Collector North Goa, pertaining to survey no. 94/2 (part) admeasuring 2400 Sq. Mts. certifying change of user from Agricultural to Non-Agricultural use.

16. Conversion of Sanad dated 01/04/2015, Under No. RB/CNV/BAR/AC-1/226/2006 came to be issued by Office of the District Collector North Goa, pertaining to survey no. 94/2 (part) admeasuring 2400 Sq. Mts. certifying change of user from Agricultural to Non-Agricultural use.

17. Based upon the documents produced and the searches conducted I opine that Mr. Savio dos Santos has a clear and marketable title to the "SAID PROPERTY".

iii) Confirm and state that the original title deeds submitted are the originals registered before the Registrar of Assurance.	I have verified the title documents with the registered extracts and I confirm its execution.
iv) Whether the property is ancestral and/or under joint ownership. If so, details of	Not Applicable



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	the co-parceners/Karta and/or the co-owners. The respective shares should be incorporated specifically	
	v) Minor's interest Any minor's interest if involved in the property proposed to be mortgaged or any other claims. If minor's interest is involved, what precautions are to be taken to protect Bank's interest as a mortgagee to be stated? Please note that if the property belongs to a minor, permission of Court is generally required to create the mortgage of the property	Nil
	vi) Documents pending for registration The enquiry is to be made whether any document creating mortgage, charge or encumbrance is pending registration in the concerned Sub-Registrar's/Registrar's office are to be stated. If so, full details of such charge etc. of charge holders' should be specified	Nil
5.	Whether Urban Land (Ceiling and Regulation) Act 1976 is applicable in the State where the property is located. If applicable whether the immovable property(ies) fall(s) within the purview of the Act, verification and investigation should be made under sections 26, 27 and 28 of the Act to ensure that mortgagor(s) has/have obtained necessary permission from the competent authority under the Act. Documentary evidence showing such permission is obtained has to be attached with the report	Not Applicable
6.	Whether the property is acquired under Land Acquisition Act, 1894 and applicability of other State Legislations	No



7.	Leasehold immovable Property (Where land/building is leasehold, please verify the terms of lease, whether any permission/NOC from the lessors/competent authority is required for creation of mortgage of such leasehold property and advice the precautions to be taken while obtaining such property in mortgage)	Not Applicable
8.	Investigation under Income Tax Act 1961 (Any permission of the concerned Assessing Officer under any of the provisions of I.T. Act is required for creating mortgage or any Certificate to be submitted to the Bank to show that no dues are outstanding to Income Tax Dept	Not Required
9.	Investigation in regard to agricultural land (Investigate and search the necessary records etc. with specific reference to the land if it is surplus, self-cultivated, if consolidation of holdings/acquisition proceedings etc. is in progress in the area, whether Government loan/any loan raised against the land and details about the charges/encumbrances may be specified, specifically with reference to the Agricultural Land Laws	Property is converted by following all the necessary procedures by the concerned authorities. <ol style="list-style-type: none"> 1. Conversion of Sanad dated 01/04/2015, Under No. RB/CNV/BAR/AC-1/226/2006 came to be issued by Office of the District Collector North Goa, certifying change of user from Agricultural to Non-Agricultural use. 2. Conversion of Sanad dated 21/12/2006, No. RB/CNV/BAR/226/2006 came to be issued by Office of the District Collector North Goa, certifying change of user from Agricultural to Non-Agricultural use
10.	The details of the certified copies of the revenue records obtained to confirm that no dues are outstanding by the Mortgagor	Nil Certificate of Encumbrance on Property dated 16/03/2016, Certificate No. 623 of 2016, issued by Sub-Registrar of Bardez Mapusa.

Signature of Advocate

