



Sudha S. Lad

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Advocate & Notary

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Date: 20/04/2023

To,

M/s Perfectio Panacea LLP

Registered office: 20, LGF, North Avenue Road,
Punjabi Bagh, (West), New Delhi-110026.

Local Office: Shop No. 4, GF & FF, Agarwada, Pernem, Goa-403513.

Ref: Search and Title verification of the property in respect of: Project 'LA SEREIN'
(Villa 1 to 6) along with swimming pool and compound wall to be constructed on area
admeasuring 2583 sq. mtrs. out of the Plot admeasuring an area 4363 Sq. mts. forming
part and parcel of the property known as " TICARO MULE CHUDE POROB " or
"CHUDE POROB" or "MULE CHUDE POROB BHARAD" presently surveyed under
survey no. 374/6 of village Mandrem , Taluka Pernem, Goa, inscribed under no. 1539at
page 81 of Book G-3 and described under no. 1341 in the Land registration office of
Bicholim at Page 286 of Book B-4 old of Bardez, within the limits of Village Panchayat
Mandrem, Taluka Pernem, Sub district of North Goa , State of Goa.

1) DESCRIPTION OF ENTIRE PROPERTY:-

Description of the Property :

All that Half property known as " TICARO MULE CHUDE POROB " or "CHUDE POROB" or "MULE CHUDE POROB BHARAD" presently surveyed under survey no. 374/6 of village Mandrem , Taluka Pernem, Goa, inscribed under no. 1539 at page 81 of Book G-3 and described under no. 1341 in the Land registration office of Bicholim at Page 286 of Book B-4 old of Bardez, within the limits of Village Panchayat Mandrem, Taluka Pernem, Sub district of North Goa , State of Goa and bounded as under:

On the East: By property of same name of Balcusta Porobo

On the West: By property known as "Sandos Vittal Halanay"

On the North: By hill of Revenue Office

On the South: By property known as "Revatem"

Hereinafter called as " Said Property"

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Description of the Plot :

All that Plot admeasuring an area 4363 Sq. mts forming part and parcel of the said property known as " TICARO MULE CHUDE POROB " or "CHUDE POROB" or "MULE CHUDE POROB BHARAD" presently surveyed under survey no. 374/6 of village Mandrem , Taluka Pernem, Goa, inscribed under no. 1539at page 81 of Book G-3 and described under no. 1341 in the Land registration office of Bicholim at Page 286 of Book B-4 old of Bardez, and within the limits of Village Panchayat Mandrem, Taluka Pernem, Sub district of North Goa and State of Goa and the said plot presently bounded as under: -

On the East:- By the Property bearing survey number 374/7 of village Mandrem.

On the West: - By the Property bearing survey number 374/5 of village Mandrem.

On the North:- By the Property bearing survey number 370/0 of village Mandrem

On the South:- By Public road

Hereinafter called as "Plot"

Description of the Villa's Project

Project 'LA SEREIN" (Villa 1 to 6) along with swimming pool and compound wall to be constructed on area admeasuring 2583 sq. mtrs. out of the Plot admeasuring an area 4363 Sq. mts. forming part and parcel of the property known as " TICARO MULE CHUDE POROB " or "CHUDE POROB" or "MULE CHUDE POROB BHARAD" presently surveyed under survey no. 374/6 of village Mandrem, Taluka Pernem, Goa, inscribed under no. 1539at page 81 of Book G-3 and described under no. 1341 in the Land registration office of Bicholim at Page 286 of Book B-4 old of Bardez, within the limits of Village Panchayat Mandrem, Taluka Pernem, Sub district of North Goa , State of Goa.

Hereinafter called as Villa's Project.

2) Documents verified be:

- i) Deed of Sale dated 18/08/1890 drawn up at Folio 25, overleaf of Book no. 153 of the then Assistant Notary Public of Judicial Division Bicholim(Photo copy)
- ii) Inscription certificate (Photo copy)
- iii) Manual form I & XIV of survey no. 374/6 of village Mandrem(Photo copy)
- iv) Manual Form III and form IX(Photo copy)
- v) Case no. TNC/26/1994 before Hon'ble Mamlatdar of Pernem Taluka(Photo copy)

- vi) Judgment and Order dated 24/09/1998 in case no. TNC/26/1994 by Hon'ble Mamlatdar of Pernem Taluka (Photo copy)
- vii) Case bearing no.MAM/PER/MAN/LRC/105/2003 before Mamlatdar of Pernem (Photo copy)
- viii) order dated 27/06/2003 passed in Case bearing no.MAM/PER/MAN/LRC/105/2003 by the Hon'ble Mamlatdar of Pernem Taluka(Photo copy)
- ix) Public notice dated 6/11/2002 signed by Adv. Paresh S. Rao published in the Marathi daily newspaper "Gomantak" in respect of purchase the said plot(Photo copy)
- x) Public notice dated 6/11/2002 signed by Adv. Paresh S. Rao published in the English daily newspaper "Navhind Times" in respect of purchase the said plot (Photo copy)
- xi) Power of Attorney dated 21/11/2002 executed before Notary Adv. Hanumant Gawandi and executed by Ashok Manginath Mandrekar and Smt. Shubhangi Ashok Mandrekar in favour of their son Shri. Yogesh Ashok Mandrekar in respect of their Share in the said Plot(Photo copy)
- xii) Power of Attorney dated 29/11/2002 executed before Notary Adv.K.G. Sawant and executed by Shri. Prabhakar Ganpat Kalangutkar and his wife Smt. Pradnya Prabhakar Kalangutkar, Shri. Sanjay Dattaram Mandrekar and his wife Smt. Sufal Sanjay Mandrekar in favour of Sunil Dattaram Mandrekar(Photo copy)
- xiii) Power of Attorney dated 18/12/2002 executed before Notary Adv. S. J. Sardessai and executed by Victoria Vicallee Sema in favour of her sister Catherine Sema in respect of the said Plot(Photo copy)
- xiv) Deed of Sale dated 30/09/2003 duly registered before Sub- Registrar of Pernem under no. 146 at Book no. I Volume 137 on dated 30/09/2003 in respect of said plot (Photo copy)
- xv) Form I & XIV of survey no.374/6 of village Mandrem recorded name of Victoria Vicallee Sema in the occupant's column under mutation no. 5186(Photo copy)
- xvi) Special Power of Attorney dated 04/06/2022executed before Notary Adv. Nayan B. Jain under serial no. 2551 dated 04/06/2022 executed by Victoria Vicallee Leyde in favour of her sister Catherine Sema in respect of the said Plot(Photo copy)

- xvii) Public notice published in the Marathi daily newspaper "Gomantak" dated 15/7/2022 in respect of purchase the said plot (Photo copy)
- xviii) Public notice published in the English daily newspaper "Herald" dated 15/7/2022 in respect of purchase the said plot (Photo copy)
- xix) Nil Encumbrance certificate issued by Sub-Registrar Pernem dated 01/08/2022 certified that there is no encumbrance on the said Plot for 18 years form 30/9/2003 till 18/07/2022(Photo copy)
- xx) Deed of Sale and Conveyance dated 21/12/2022 duly registered before Sub-Registrar of Pernem under no. PNM-1-705-2022 at Book no. I Document dated 23/12/2022 (Photo copy)
- xxi) Form I & XIV of survey no.374/6 of village Mandrem recorded name of M/s Perfectio Panacea LLP in the occupant's column under mutation no. 33674(Photo copy)
- xxii) Survey Plan of property surveyed under no. 374/6 of village Mandrem(Photo copy)
- xxiii) Deed of Succession dated 21/12/2022 duly recorded at folio 14v to 15v Book no, 27 in the office of the Civil Registrar cum sub registrar at Pernem (certified copy)
- xxiv) Sanad dated 27/02/2023 along with Plan issued by Additional Collector II, Panaji under no. RB/CNV/PER/AC-II/01/2023/631 and granted permission to use the area admeasuring 2583 sq. mtrs. of survey no. 374/6 of Mandrem Village for residential purpose(Photo copy)
- xxv) Technical clearance dated 06/03/2023 by Town & Country Planning Department Pernem Taluka under Ref. No. DA/2847/RPG-21/PER/MAN/TCP/2023/329(Photo copy)
- xxvi) Director of Helath Services, Government of Goa, Community Health Centre, Pernem Goa's NOC dated 14/3/2023 under No. DHS/2023/DHS0901/O0050/371 for proposed construction of residential villas(1-6), swimming pool and Compound wall in the said plot surveyed under survey no. 374/6 of village Mandrem(Photo copy).
- xxvii) Construction License dated 5/4/2023 under Ref. No. VP/MAN/PER/Const.Lic./2023-24/51 issued by Village Panchayat Mandrem for proposed construction of residential villas(1-6), swimming pool and Compound wall in the said plot surveyed under survey no. 374/6 of village Mandrem(Photo copy)

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3) FLOW OF TITLE:

All there exists a larger property known as “ TICANO MULE CHUDE POROBO” alias “MULE CHUDE POROBO BHARAD” alias “CHUDE POROBO”, inscribed under no. 1539 at page 81 of Book G-3 and described under no. 1341 in the Land registration office of Bicholim at Page 286 of Book B-4 old of Bardez, within the limits of Village Panchayat Mandrem, Taluka Pernem, Sub district of North Goa and State of Goa (Hereinafter called as ‘Said Larger Property’).

One half of the said larger property was originally owned and possessed by Shri. Govinda Sivagy Dessay and his wife Smt. Caxy Bay Dessay alias Dessaina.

Vide Deed of Sale dated 18/08/1890 drawn up at Folio 25, overleaf of Book no. 153 of the then Assistant Notary Public of Judicial Division Bicholim, Shri. Govinda Sivagy Dessay and Smt. Caxy Bay Dessay alias Dessaina (through attorney her husband Shri. Govinda Sivagy Dessay) sold one half part of the said larger property to Shri. Ramachondra Atmarama or Atma Gano alias Ramchandra Atmaram Gan alias Ramchandra Atmaram alias Atmaram Mandrekar and Shri. Ananta Gano alias Ananta Mandrekar.

The said property is inscribed in the name of Ramchandra Atmaram Gan and Shri. Ananta Gan under inscription number 1539 at page 81 of Book G-3 and described under no. 1341 in the Land Registration office of Bicholim at Page 286 of Book B-4 old of Bardez.

In view of above Shri. Ramachondra Atmarama or Atma Gano alias Ramchandra Atmaram Gan alias Ramchandra Atmaram alias Atmaram Mandrekar and Shri. Ananta Gano alias Ananta Mandrekar became absolute owners of said property in equal.

The separate Plot i.e. the said plot admeasuring an area 4363 Sq. mts forming part and parcel of the property known as “ TICARO MULE CHUDE POROB ” or “CHUDE POROB” or “MULE CHUDE POROB BHARAD” presently surveyed under survey no. 374/6 of village Mandrem , Pernem Goa and the same is inscribed under no. 1539 at page 81 of Book G-3 and described under no. 1341 in the Land registration office of Bicholim at Page 286 of Book B-4 old of Bardez, and within the limits of Village Panchayat Mandrem, Pernem – Goa was owned by Anant Gano alias Anant Mandrekar and Shri. Ramachondra Atmarama or Atma

Gano alias Ramchandra Atmaram Gan alias Ramchandra Atmaram alias Atmaram Mandrekar.

The said Shri. Anant Gano alias Anant Mandrekar and his wife expired leaving behind as their only heir:-

a) Shankar Anant Gano alias Shankar Anant Mandrekar

Further Shri. Shankar Anant Gano alias Shankar Anant Mandrekar and his wife expired leaving behind the following heirs:

- i) Shri. Anant Shankar Mandrekar married to Suvarnalata Anant Mandrekar
- ii) Shri. Atchut Shankar Mandrekar married to Smt. Kunda Atchut Mandrekar

The said Shri. Ramchandra Atmaram alias Ramchandra Mandrekar alias Atma Gano and his wife expired leaving behind as their only heir:-

a) Shri. Vishnu Ramchandra Mandrekar alias Vishnu Ramchandra Gano.

Shri. Vishnu Ramchandra Mandrekar alias Vishnu Ramchandra Gano and his wife also expired leaving behind following legal heirs :-

- i) Shri. Dattaram Vishnu Mandrekar married to Tarabai Dattaram Mandrekar
- ii) Smt. Manjulabai married to Shri. Manjunath alias Manginath Mandrekar.

Further Smt. Manjulabai and her husband Manjunath alias Manginath Mandrekar expired leaving behind their only heir their son :-

- 1) Shri. Ashok Manginath Mandrekar married to Smt. Shubhangi Ashok Mandrekar.

Thus Upon the demise of late Shri. Ramchandra Atmaram alias Ramchandra Mandrekar alias Atma Gano, his right/share with respect to the said property was inherited to Shri. Dattaram Vishnu Mandrekar and Shri. Ashok Manginath Mandrekar.

Upon the death of Anant Gano alias Anant Mandrekar and Shri. Ramchandra Atmaram Alias Ramchandra Mandrekar alias Atma Gano, the names of their legal heirs namely:

- a) Atchut Shankar Mandrekar (1/4),

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- b) Anant Shankar Mandrekar (1/4),
- c) Ashok Manginath Mandrekar (1/4) and
- d) Dattaram Vishnu Mandrekar (1/4)

In manual form I & XIV of survey no. 374/6 of village Mandrem name of Atchut Shankar Mandrekar is recorded in the occupant's column under mutation no. 114, name of Anant Shankar Mandrekar recorded in the occupant's column under mutation no.113, name of Ashok Manginath Mandrekar is recorded in the occupant's column under mutation no.64 and name of Dattaram Vishnu Mandrekar is recorded in the occupant's column under mutation no.391.

In manual Form I & XIV of the Said Plot i.e. survey number 374/6 of village Mandrem, the name of Mr. Mahadev Narayan Chodankar was reflecting in the cultivators column.

Shri. Mahadev Narayan Chodankar had filed tenancy declaration application under sec.7 of Goa, Daman & Diu , Agricultural Tenancy Act 1964, bearing case no. TNC/26/1994 before Hon'ble Mamlatdar of Pernem Taluka against Atchut Shankar Mandrekar, Anant Shankar Mandrekar, Ashok Manginath Mandrekar and Dattaram Vishnu Mandrekar pertaining to the said plot surveyed under number 374/6 of village Mandrem.

Hon'ble Mamlatdar of Pernem Taluka passed judgment and Order dated 24/09/1998 in case no. TNC/26/1994 declaring that Mr. Mahadev Narayan Chodankar shall have no claim/right with respect to the said plot and shall not interfere or the disturb the possessions of the opponents i.e. Atchut Shankar Mandrekar, Anant Shankar Mandrekar, Ashok Manginath Mandrekar and Dattaram Vishnu Mandrekar in any manner what so ever as such tenancy application was stand withdrawn and dismissed.

Further one of the co-owner of the said property i.e. Shri. Ashok Manginath Mandrekar has filed case bearing no.MAM/PER/MAN/LRC/105/2003 before Mamlatdar of Pernem Taluka against Shri. Mahadev Narayan Chodankar to delete the name of the Shri. Mahadev Narayan Chodankar from the cultivators column of the property bearing survey no. 374/6 of village Mandrem and vide order passed on dated 27/06/2003 in the aforesaid proceedings, the Hon'ble Mamlatdar of Pernem Taluka directed the Talathi of Mandrem Saza to delete the name of Shri. Mahadev Narayan Chodankar from the cultivators Column of Survey no. 374/6 of Village Mandrem i.e. Said Plot and accordingly the entry of Shri. Mahadev Narayan

Chodankar was deleted from the cultivators Column of Form I & XIV of Survey no. 374/6 of Village Mandrem.

Shri. Dattaram Vishnu Mandrekar expired on 29/07/2002 leaving behind his moiety sharer Smt. Tarabai Mandrekar and the following legal heirs:

- a) Shri. Sanjay Dattaram Mandrekar married to Smt. Sufal Sanjay Mandrekar
- b) Shri. Sunil Dattaram Mandrekar married to Smt. Daya Sunil Mandrekar
- c) Smt. Durgadevi Dattaram Mandrekar alias Pradnya Prabhakar Kalangutkar married to Shri. Prabhakar Ganpat Kalangutkar
- d) Smt. Shweta Ashok Naik married to Shri. Ashok Kamal Naik.

Public notice dated 6/11/2002 signed by Adv. Paresh S. Rao published in the Marathi daily newspaper "Gomantak" in respect of purchase the said plot .

Public notice dated 6/11/2002 signed by Adv. Paresh S. Rao published in the English daily newspaper "Navhind Times" in respect of purchase the said plot .

Power of Attorney dated 21/11/2002 executed before Notary Adv. Hanumant Gawandi and executed by Ashok Manginath Mandrekar and Smt. Shubhangi Ashok Mandrekar in favour of their son Shri. Yogesh Ashok Mandrekar in respect of their Share in the said Plot.

Power of Attorney dated 29/11/2002 executed before Notary Adv.K.G. Sawant and executed by Shri. Prabhakar Ganpat Kalangutkar and his wife Smt. Pradnya Prabhakar Kalangutkar, Shri. Sanjay Dattaram Mandrekar and his wife Smt. Sufal Sanjay Mandrekar in favour of Sunil Dattaram Mandrekar.

Power of Attorney dated 18/12/2002 executed before Notary Adv. S. J. Sardessai and executed by Victoria Vicalee Sema in favour of her sister Catherine Sema in respect of the said Plot.

By Deed of Sale dated 30/09/2003 duly registered before Sub- Registrar of Pernem under no. 146 at Book no. I Volume 137 on dated 30/09/2003, the aforesaid lawful legal heirs of Late Anant Gano alias Anant Mandrekar i.e. Shri. Anant Shankar Mandrekar and his wife Suvarnalata Anant Mandrekar, Shri. Atchut Shankar Mandrekar and his wife Smt. Kunda Atchut Mandrekar and lawful legal heirs of Shri.Ramchandra Atmaram alias Ramchandra Mandrekar alias Atma Gano i.e. Shri. Ashok Manginath alias Manjunath Mandrekar and his wife Smt. Shubhangi Ashok Mandrekar, Smt. Tarabai Dattaram Mandrekar, Shri. Sanjay

Dattaram Mandrekar and his wife Smt. Sufal Sanjay Mandrekar, Shri. Sunil Dattaram Mandrekar and his wife Smt. Daya Sunil Mandrekar, Smt. Pradnya Prabhakar Kalangutkar and her husband Shri. Prabhakar Ganpat Kalangutkar, Smt. Shweta Ashok Naik and her husband Shri. Ashok Kamal Naik sold the said Plot admeasuring an area 4363 Sq. mts forming part and parcel of the property known as “ TICARO MULE CHUDE POROB ” or “CHUDE POROB” or “MULE CHUDE POROB BHARAD” presently surveyed under survey no. 374/6 of village Mandrem , Pernem Goa and the same is inscribed under no. 1539 at page 81 of Book G-3 and described under no. 1341 in the Land registration office of Bicholim at Page 286 of Book B-4 old of Bardez, and within the limits of Village Panchayat Mandrem, Pernem– Goa to Smt. Victoria Vicallee Sema.

In the view of above Deed of Sale dated 30/09/2003 Smt. Victoria Vicallee Sema (not origin Goan) became the absolute owner of the said Plot and came in peaceful physical possession of the said plot.

In form I & XIV of survey no.374/6 of village Mandrem name of Victoria Vicallee Sema is recorded in the occupant's column under mutation no. 5186.

Special Power of Attorney dated 04/06/2022executed before Notary Adv. Nayan B. Jain under serial no. 2551 dated 04/06/2022 executed by Victoria Vicallee Leyde in favour of her sister Catherine Sema in respect of the said Plot.

Public notice published in the Marathi daily newspaper “Gomantak” dated 15/7/2022 in respect of purchase the said plot .

Public notice published in the English daily newspaper “ Herald” dated 15/7/2022 in respect of purchase the said plot .

Nil Encumbrance certificate issued by Sub-Registrar Pernem dated 01/08/2022 certified that there is no encumbrance on the said Plot till 18/07/2022.

Vide Deed of Sale and Conveyance dated 21/12/2022 duly registered before Sub- Registrar of Pernem under no. PNM-1-705-2022 at Book no. I Document dated 23/12/2022 Smt. Victoria Vicallee Sema alias Victoria Vicallee Leyde sold the said Plot admeasuring an area 4363 Sq. mts forming part and parcel of the said property known as “ TICARO MULE CHUDE POROB ” or “CHUDE POROB” or “MULE CHUDE POROB BHARAD” presently surveyed under survey no. 374/6 of village Mandrem , Taluka Pernem, Goa,

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inscribed under no. 1539 at page 81 of Book G-3 and described under no. 1341 in the Land registration office of Bicholim at Page 286 of Book B-4 old of Bardez, and within the limits of Village Panchayat Mandrem, Taluka Pernem, Sub district of North Goa and State of Goa to M/s Perfectio Panacea LLP.

In view of above Deed of Sale and Conveyance dated 21/12/2022 M/s Perfectio Panacea LLP. became absolute owner of the said plot and came in peaceful physical possession of the said plot.

In form I & XIV of survey no.374/6 of village Mandrem name of M/s Perfectio Panacea LLP is recorded in the occupant's column under mutation no. 33674.

Vide Deed of Succession dated 21/12/2022 duly recorded at folio 14v to 15v Book no, 27 in the office of the Civil Registrar cum sub registrar at Pernem following persons are confirmed as legal heirs of deceased Dattaram Vishnu Mandrekar and Smt. Tarabai Dattaram Mandrekar:

- a) Shri. Sanjay Dattaram Mandrekar married to Smt. Sufal Sanjay Mandrekar
- b) Shri. Sunil Dattaram Mandrekar married to Smt. Daya Sunil Mandrekar
- c) Smt. Smt. Durgadevi Dattaram Mandrekar alias Pradnya Prabhakar Kalangutkar married to Shri. Prabhakar Ganpat Kalangutkar
- d) Smt. Shweta Ashok Naik married to Shri. Ashok Kamal Naik.

The extract of above Deed of Succession is published in official Gazzatte Series III no. 42 dated 19/01/2023 at page 14v to 15v in the local news paper danik Herald dated 05/2/2023 at page no. 2 and there was no objection claim was received from any person within prescribe time limit.

M/s Perfectio Panacea LLP. desires to construct residential villas(1-6), swimming pool and Compound wall on the said plot over 2583 sq. mtrs. out of total land admeasuring 4363 sq. mtrs. surveyed under survey no. 374/6 of village Mandrem under Project name "LA SEREIN".

Sanad dated 27/02/2023 along with Plan issued by Additional Collector II, Panaji under no. RB/CNV/PER/AC-II/01/2023/631 and granted permission to use the area admeasuring 2583 sq. mtrs. of survey no. 374/6 of Mandrem Village for residential purpose.

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Technical clearance dated 06/03/2023 issued by Town & Country Planning Department Pernem Taluka under Ref. No. DA/2847/RPG-21/PER/MAN/TCP/2023/329 and thereby granted clearance for proposed construction of residential villas(1-6), swimming pool and Compound wall in the said plot surveyed under survey no. 374/6 of village Mandrem.

Director of Health Services, Government of Goa, Community Health Centre, Pernem Goa issued NOC dated 14/3/2023 under No. DHS/2023/DHS0901/O0050/371 for proposed construction of residential villas(1-6), swimming pool and Compound wall in the said plot surveyed under survey no. 374/6 of village Mandrem.

Construction License dated 5/4/2023 under Ref. No. VP/MAN/PER/Const.Lic./2023-24/51 issued by Village Panchayat Mandrem for proposed construction of residential villas(1-6), swimming pool and Compound wall in the said plot surveyed under survey no. 374/6 of village Mandrem.

CERTIFICATE

I have examined the title deed of said property and said Plot more than 30 years. I certify that in view of Deed of Sale and Conveyance dated 21/12/2022 duly registered before Sub-Registrar of Pernem under no. PNM-1-705-2022 at Book no. I Document dated 23/12/2022 executed between Victoria Vicalee Sema alias Victoria Vicalee Leyde as "VENDOR" and M/s Perfectio Panacea LLP as "PURCHASER" in respect of the said Plot admeasuring an area 4363 Sq. mts forming part and parcel of the said property known as "TICARO MULE CHUDE POROB" or "CHUDE POROB" or "MULE CHUDE POROB BHARAD" presently surveyed under survey no. 374/6 of village Mandrem, Taluka Pernem, Goa, inscribed under no. 1539 at page 81 of Book G-3 and described under no. 1341 in the Land registration office of Bicholim at Page 286 of Book B-4 old of Bardez, and within the limits of Village Panchayat Mandrem, Taluka Pernem, Sub district of North Goa and State of Goa and name of M/s Perfectio Panacea LLP is recorded in the occupant's column of form I & XIV under mutation no. 33674 therefore M/s Perfectio Panacea LLP have valid, clear, marketable title in the said Plot and 1 to 6 Villas under construction thereon.

Yours faithfully

(Adv. Sudha Lad)

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