

To,

M/s NIRMIT

flat no 5, Samarth Classic,
C.S.NO 15/345, Pimple Nilekh,
Pune 411028

CLEAR TITLE CERTIFICATE

A. DESCRIPTION OF THE PROPERTY:

All that property known as "**TALACHI MUDDI**" bearing survey no. 27/1 of Village Colvale of Bardez Taluka, admeasuring an area of 1000 square meters, along with a residential house bearing house no. 40/3, which property is situated within the limits of Village Panchayat of Colvale, Registration Sub District of Bardez, District North Goa in the State of Goa. This property is not described in the Land Registration Office of Bardez nor enrolled in the Taluka Revenue Office (Matriz Predial) of Bardez. This property hereinafter for the sake of brevity referred to as "the Said Property" and is more fully described in the Schedule herein under written.

B. DOCUMENTS INSPECTED:



1. Orphanological Inventory Proceedings No. 30/67 was initiated in the Court of Civil Judge Senior Division at Mapusa which got concluded on 21st December 1974 along with its English Translation.
2. Certificate of Administration of Comunidade of Bardez dated 14/5/1976 along with its English Translation.
3. Inventory Proceeding no. 166/2014/E which concluded before the Civil Judge, Junior Division, at Mapusa - Goa.
4. Death certificate of Jeronimo Lobo and Luisa Regina D Souza.
5. Computerized Form I & XIV of survey No. 27/1 of Village Colvale of Bardez Taluka.
6. Manual Form I & XIV of survey No. 27/1 of Village Colvale of Bardez Taluka.
7. Survey Plan of survey No. 27/1 of Village Colvale of Bardez Taluka.
8. Form III and Form IX in respect of survey No. 27/1 of Village Colvale of Bardez Taluka.
9. House tax receipt of House bearing house No. 40/3 issued by village panchayat of Colvale dated 23/5/2019.
10. Public Notice published in English daily newspaper "The Navhind Times" dated 11/09/2022.
11. Public Notice published in Marathi daily newspaper "Lokmat" dated 11/09/2022.



12. Power of Attorney dated 3rd June 2022 executed before Counsel, Consulate General of India, New York issued by Mr. Angelo Nilus Lobo and his wife Mrs. Vinita Lobo.
13. Agreement for Sale and Development dated 29/3/2023 executed before the Sub Registrar of Bardez at Mapusa under Registration no. BRZ-1-2336-2023 of Book No. 1.
14. Power of Attorney dated 11th April, 2023 executed before Notary Advocate Narayan Sawant under Registered no. 1149/2023.
15. Conversion Sanand dated 17/8/2023 issued by Additional Collector III, North Goa, District Mapusa Goa.
16. Technical Clearance Order dated 14/11/2023 bearing Ref. No. TPB/8931/COL/TCP-24/273 issued by Office of the Senior Town Planner, Town and Country Planning Department, Mapusa-Goa.
17. Building plan approved by the office of the Senior Town Planner, Town and Country Planning Department, Mapusa-Goa.
18. NOC dated 23/01/2024 issued by Directorate of Health Services, Government of Goa, Primary Health Centre, Colvale-Goa.
19. Construction Licence dated 28/3/2024 under Ref. No. V.P./COL/2023-2024/2252 issued by Office of the Village Panchayat Colvale, Bardez-Goa.



C. FLOW OF TITLE WITH APPROVALS:

THAT after perusal of the aforesaid documents it can be seen that "the Said Property" originally belonged to late Mr. Antonio Salvador Lobo and his wife late Mrs. Maria Augusta de Lima e Lobo who both expired without leaving any will and leaving behind his children and grandchildren as sole and universal heirs and successors as mentioned under:

FIRST: Domingos Francisco Lobo, married to Regina Luizinha de Souza e Lobo both deceased without any will of dispossession of their last wish, leaving behind them their sole and universal heirs, their following children:

- a) Antonette Lobo e Mascarenhas, married to Nascimento Mascarenhas
- b) Julie Lobo e Mascarenhas married to Anthony Mascarenhas

SECOND: Angelo Maria Lobo, married to Maria Angelica de Souza both deceased the former in nineteen hundred and fifty-one and the latter in nineteen hundred and fifty-four, leaving behind them their their following children:



- a) Brigida Rosa Lobo, married to Sebastiao Caridade de Souza
- b) Filomena Lobo, married to Frank Rodrigues
- c) Lucy Lobo, married to Joaquim Fernandes
- d) Antonio Lobo
- e) Mary Lobo

THIRD: Jeronimo Lobo, married to Idalina da Costa Lobo, the former deceased leaving the latter as half sharer and as heirs his following children:

- a) Rosy Lobo, married to Idalina da Costa Lobo
- b) Saluzinho Lobo, married to Lilia Pais e Lobo

FOURTH: Maria Joana Lobo, married to Pascoal Fernandes, both deceased the former in nineteen hundred and forty-four and the latter in nineteen hundred and fifty-eight, without descendants or ascendants, leaving as heirs of the said Maria Joana, her mother, the deceased Maria Augusta de Lima e Lobo and as heir of the said pascoal, his brother:

- a) Sebastiao Fernandes, married to Mary Fernandes

FIFTH: Maria Isabel Lobo, married to Francisco Pereira, the latter deceased in nineteen hundred and sixty-three, leaving



the former as half sharer and as heirs her following only daughter:

a) Rosie Pereira e Silva, married to Diogo Mariano da Silva

SIXTH: Maria Especiosa Lobo, married to Aleixo Caetano de Souza, the former deceased in nineteen hundred and fifty-three, leaving the latter as her widower and half sharer and as heirs her following children:

a) Agostinho de Souza,

b) Erasmo de Souza, married to Gloria de Souza

c) Artur de Souza

d) Rita de Souza e Fernandes, married to Martin
Fernandes,

e) Rosie de Souza,

f) Annie de Souza,

SEVENTH: Jose Maria Lobo, married to Lucy Lobo, residents in Sanvordem.

EIGHTH: Evaristo Rafael Lobo, married to Ludovica Sequeira e Lobo, residents in Poona.



It can be seen that upon the demise of Mr. Antonio Salvador Lobo and his wife Mrs. Maria Augusta de Lima e Lobo and orphanological Inventory Proceedings No. 30/67 was initiated in the Court of Civil Judge Senior Division at Mapusa. That the said inventory got concluded on 21st December 1974 wherein the said property which was listed as item no. 1 came to be allotted to Mr. Evaristo Rafael Lobo.

That it can be seen that the name of Mr. Evaristo Rafael Lobo is reflecting in certificate issued by Administration of Comunidades of Bardez dated 14/5/1976 being holder of title of "the said property" and along with his wife Mrs. Ludovica Lobo expired without any will or any other disposition of their last wish, leaving behind their sole and universal heirs, their four children namely Mr. Angelo Lobo, Mr. Xavier Lobo, Mrs. Norma Fernandes e Lobo and Mr. Robert Lobo.

That "the Said Property" which is listed in item no. 1 in Inventory Proceeding no. 166/2014/E which concluded before the Civil Judge, Junior Division, at Mapusa - Goa, the said property came to be allotted equally to all the four aforesaid children vide order dated 16/07/2014.



That upon perusal of form I & XIV in respect of "the Said Property" it can be seen that the names of all the four children as mentioned in the Inventory Proceedings of Mr. Evaristo Rafael Lobo and Mrs. Ludovica Lobo, namely Mr. Angelo Lobo, Mr. Xavier Lobo, Mrs. Norma Fernandes e Lobo and Mr. Robert Lobo are duly figuring in the occupants column of form I & XIV of Survey no. 27/1 of Village Colvale of Bardez Taluka who are the lawful owners of "the said property" having a clear and marketable title.

That all the title holders namely Mr. Angelo Lobo, Mr. Xavier Lobo, Mrs. Norma Fernandes e Lobo and Mr. Robert Lobo along with their spouses being owners of "the said property" executed Agreement for Sale and Development dated 29/3/2023 which is duly registered before the Sub Registrar of Bardez at Mapusa under Registration no. BRZ-1-2336-2023 of Book No. 1 infavour of M/s Nirmit, a partnership firm, registered under the Indian Partnership Act, 1932 for Development and Sale.

That all owners and title holders namely Mr. Angelo Lobo, Mr. Xavier Lobo, Mrs. Norma Fernandes e Lobo and Mr. Robert



Lobo along with their spouses also executed Power of Attorney dated 11th April, 2023 infavour of Partner of M/s Nirmat, Mr. Amey Tushar Signapurkar which is duly executed before Notary Advocate Narayan Sawant under Registration no. 1149/2023.

That Mr. Amey Tushar Signapurkar, one of the partners of M/s Nirmat, on the strength of Power of Attorney issued in his favour by the owners of "the Said Property" got Conversion Sanad for "the said property" done vide Sanad dated 17/8/2023, issued by Additional Collector III, North Goa, District Mapusa Goa, and thereafter obtained Technical Clearance vide Order dated 14/11/2023 bearing Ref. No. TPB/8931/COL/TCP-24/273 which came to be issued by Office of the Senior Town Planner, Town and Country Planning Department, Mapusa-Goa along with approved plan. I have also perused NOC dated 23/01/2024 issued by Directorate of Health Services, Government of Goa, Primary Health Centre, Colvale-Goa and Construction Licence dated 28/3/2024 under Ref. No. V.P./COL/2023-2024/2252 issued by Office of the Village Panchayat Colvale, Bardez-Goa. which shows that the owners along with the developer M/s Nirmat have right to



construct and sell residential units to be constructed in "the said property" bearing survey No. 27/1 of village Colvale of Bardez Taluka who have taken all the approvals required for the construction of a residential building consisting of flats and the owners along with the developer will be able to transfer a clear and marketable title infavour of the purchasers of residential building to be constructed in "the said property" as described in the Schedule hereunder written.

SCHEDULE

DESCRIPTION OF "THE SAID PROPERTY"

ALL THAT property known as "**TALACHI MUDDI**" bearing survey no. 27/1 of Village Colvale of Bardez Taluka, admeasuring an area of 1000 square meters, along with a residential house bearing house no. 40/3, which property is situated within the limits of Village Panchayat of Colvale, Registration Sub District of Bardez, District North Goa in the State of Goa. That the said property is not described in the Land Registration Office of Bardez nor enrolled in the Taluka Revenue Office (Matriz Predial) of Bardez and the same is bounded as under;

Towards the North : By road;

Towards the South : By property bearing survey no.



27/2 of Village Colvale;

Towards the East : By road; and

Towards the West : By the property bearing survey
no. 27/3.

D. CONCLUSION:

Accordingly chain of title is complete and legally passed from person to person and accordingly thereby said Mr. Angelo Lobo, Mr. Xavier Lobo, Mrs. Norma Fernandes e Lobo and Mr. Robert Lobo along with their spouses derived legal, valid marketable title over the said land and they is able to create equitable mortgage of the said Land / Plot in favour of Bank by deposit of Original registered Sale-deed of the aforesaid property.

CERTIFICATE OF TITLE

I Shri Mahendra V. N. Alornekar, Advocate I have examined the title deeds relating to the scheduled property bearing survey No. 27/1 of Village Colvale of Bardez Taluka and that the documents of title referred to in my opinion are valid evidence of right, title and interest. **I confirm having made a**



**search in the land/ revenue records and other departments
and I do not find anything adverse which prevent the title
holders from creating a valid mortgage.**

I have examined the documents in details, taking into account all the guidelines in the checklist vide annexure and the other Revenue factors. I confirm having made a search in the land/ revenue records and I do not find anything adverse which prevent the title holders from creating a valid mortgage

I have examined all the title-deeds and documents relating to the property as mentioned in the schedule and on the basis of investigation & scrutiny of all the documents and Search conducted in the land revenue in the concern office for the last 30 years, I confirms that the chain of title is complete and legally passed from person to person have/has got clear, legal, valid, marketable and title over the property as mentioned in the Schedule and the residential flats/houses/plots/building being constructed/developed thereon. I further certify:

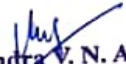


That the title document mentioned in the chain of title were executed, stamped and registered in accordance with the law. They have the effect of conveying lawful title in favour of the said present owners.

That the chain of title is complete and legally transferred from person to person and finally said Mr. Angelo Lobo, Mr. Xavier Lobo, Mrs. Norma Fernandes e Lobo and Mr. Robert Lobo along with their spouses derived legal derived valid, clear, legal & marketable title over the aforesaid property as mentioned in the schedule hereinabove.

Place: Mapusa-Goa.

Dated: 17/09/2024


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