

# PROPERTY LEGAL REPORT

XXXXXXXXXXXXXXXXXX

PREPARED BY MR./MRS. XXXXXX  
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XXXXXXXXXXXXXXXXXX



COMPREHENSIVE LEGAL TITLE SCRUTINY

# PREFACE

This Property Legal Opinion Report (*Reference: RPT-XXXXX-XXXXXX*) analyzes the property at XXXXXXXXXXXXXXXX for *Comprehensive Legal Title Scrutiny* as of XXXXXXXXXXXXXXXX.

## **PURPOSE & SCOPE**

This report provides legal analysis of title documents, statutory compliance, and risk assessment to assist in property transaction decisions. Analysis includes document examination, legal research, and professional opinion on property legal status.

## **METHODOLOGY**

Document analysis and title verification | Statutory compliance assessment | Legal research and risk evaluation | Cross-reference with public records

## **IMPORTANT DISCLAIMERS**

**AI ASSISTANCE:** This report utilizes artificial intelligence for document processing and analysis, subject to professional legal review and validation by qualified counsel.

**PROFESSIONAL REVIEW REQUIRED:** This report must be thoroughly reviewed, verified, and formally signed by instructing legal counsel before reliance for any legal or commercial purpose.

**LIMITATIONS:** Opinion based on documents provided as of report date. Does not guarantee title or legal rights. Subsequent legal changes may affect conclusions.

**CONFIDENTIALITY:** Contains privileged legal analysis for authorized recipients only. Not for third-party use without written consent.

Report prepared by: Mr./Mrs. XXXXXXXXXXXXXXXX

Analysis date: XXXXXXXXXXXXXXXX

## **PROFESSIONAL CERTIFICATION**

I hereby certify that I have reviewed this report and endorse the legal opinions contained herein based on my professional knowledge and the documents analyzed.

\_\_\_\_\_  
Mr./Mrs. XXXXXXXXXXXXXXXX

Date: \_\_\_\_\_

This report consists of **9 Sections & 4 Annexures** and should be read in its entirety.

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# 01

## EXECUTIVE SUMMARY

### 1.1 BRIEF OVERVIEW

This is a legal opinion on the title of a residential property located at XXXXXXXXXXXXXXXX. The current Owner, XXXXXXXXXXXXXXXX, acquired the property via a Sale Certificate (Doc. No. XXXXX/XXXXX) from an e-auction conducted by XXXXX Bank under the XXXXXX Act, following a loan default by the previous XXXXXX owners, XXXXXX. The purpose of this opinion is to assess the validity and marketability of the title for a potential transaction.

### 1.2 SUMMARY OF OPINION

**Not Suitable**

### 1.3 KEY FINDINGS

- The property was acquired through a XXXXXX auction, indicating a history of loan default by the previous XXXXXX owners (XXXXXX). The title is transferred on an 'AS IS WHERE IS' basis, passing all risks and liabilities to the purchaser.
- CRITICAL RISK: The property is subject to an active investigation by the XXXXXX, XXXXXX. The police have formally requested the Sub-Registrar to disallow any further transactions, effectively freezing the title.
- CRITICAL RISK: The property is officially listed on the government's prohibited properties list for XXXXXX (S.No. XXXXXX), which legally prevents the registration of any sale, mortgage, or transfer deeds.
- CRITICAL RISK: An interim attachment order (G.O. Rt No XXXXXX, dated XXXXXX) has been issued by the Government of XXXXXX against the property in connection

with a criminal case (Cr. No. XXXXXX/XXXXXX) for financial fraud against the previous XXXXXX owners.

- The property has outstanding tax dues of ₹XXXXXX as per the municipal property tax records (Assessment No. XXXXXX), which is a liability for the current Owner.
- An Encumbrance Certificate reflects a mortgage from XXXXXX in favor of M/S. XXXXXX. While a receipt was registered in XXXXXX, its status as a full and final settlement is not definitively confirmed.
- Multiple documents, including the Sale Certificate and Encumbrance Certificate, contain future dates (e.g., registrations in XXXXX), which is a major red flag indicating severe data quality issues or potentially fraudulent documentation requiring immediate investigation.
- Court records indicate pending litigation involving the previous Owner, XXXXXX (e.g., OS/XXXXXX/XXXXX, OS/XXXXXX/XXXXXX), which could create further complications for the property's title.

02

PROPERTY IDENTIFICATION  
& DESCRIPTION

2.1 BASIC PROPERTY INFORMATION

Complete Property Address	XXXXXXXXXXXXXXXXXX
Survey No./Plot No.	RS No. XXXXXX, Plot No. XXXXXX
Municipal/House No.	Door No. XXXXXX, Assessment No. XXXXXX
District/Municipality/Jurisdiction	XXXXXX, XXXXXX, XXXXXX District, XXXXXX- XXXXXX
Total Extent	XXXXXX sq yards   XXXXXX sq meters
Property Type	Residential
Development Stage	Completed Project
Physical Possession Status	Disputed
Transaction Type	Sale
Site Plan/Layout Map Reference	LP.No.XXXXXX/XXXXXXXXXXXXXX, B.A. No. XXXXXXXXXXXX/XXXXXXXXXXXXXX

2.2 PROPERTY DETAILS

S.No. #1

Residential plot with an RCC slab house, identified as Plot No. XXXXXX (also referred to as Plot No. XXXXXX) with Door No. XXXXXX, located in XXXXXX, XXXXXX, XXXXXX.

**Survey Number:** RS No. XXXXXX

**Extent:** XXXXXX sq yards | XXXXXX sq meters

### **Boundaries**

**North:** Property of XXXXXX (Plot No.XXXXXX)

**South:** Property of XXXXXX (Plot No.XXXXXX)

**East:** Property of XXXXXX (Plot No.XXXXXX and XXXXXX)

**West:** XXXXXX Road (XXXXXX ft)

### **Summary**

The property is a residential plot, Plot No. XXXXXX, located in XXXXXX, XXXXXX, XXXXXX. It is clearly bounded by other residential plots to the North (Plot No. XXXXXX), South (Plot No. XXXXXX), and East (Plots No. XXXXXX & XXXXXX). The western boundary is a XXXXXX-foot wide XXXXXX Road, which provides the primary access to the property. The boundary descriptions are consistent across multiple key documents, including the Sale Deed (XXXXXX/XXXXXXXXXXXX), Sale Certificate (XXXXX/XXXXX), and E-Auction notices, indicating well-defined and undisputed boundaries.

## **2.3 DEVELOPMENT DETAILS**

### **Project Name**

N/A

### **Developer/Builder Name**

N/A

### **Project Type**

N/A

### **Total Units in Development**

N/A

**Building Structure Details**

N/A

**Construction Type**

N/A



# 03

## XXXXXX OWNERSHIP & TITLE VERIFICATION

### 3.1 CURRENT XXXXXX OWNERSHIP DETAILS

**Owner Name(s)**

XXXXXXXXXXXXXXXXXX

**Owner Address**

N/A

**XXXXXX ownership Share**

100%

**Acquisition Details**

Acquired via Sale Certificate (Doc No. XXXXX/XXXXX) issued by XXXXXX Bank Ltd. under the XXXXXX Act, XXXXXX02, following an e-auction held on XX/XX/XXXXX. The sale consideration was ₹XXXXXXX.

**Holding Type**

Freehold

**XXXXXX ownership Basis**

Absolute Owner

### 3.2 FLXXXXXX OF TITLE

The title investigation pertains to the immovable property identified as Plot No. XXXXXX (nXXXXXX also referred to as Plot No. XXXXXX), bearing House/Door No. XXXXXX, situated within R.S. No. XXXXXX of XXXXXX, XXXXXX, XXXXXX, XXXXXX. The property has a total extent of XXXXXX square yards. The boundaries are specified as North by the property of XXXXXX (Plot No. XXXXXX), South by the property of XXXXXX (Plot

No.XXXXXX), East by the property of XXXXXX (Plot No.XXXXXX and XXXXXX), and West by a XXXXXX ft XXXXXX Road.

The chain of title presents significant XXXXXX additions between the available documents. The primary lineage leading to the current claimant begins with XXXXXXXX, who reportedly acquired the property via three deeds in XXXXXXXXXXXX. However, a separate Encumbrance Certificate traces XXXXXX ownership from a Gift Settlement Deed in XXXXXX00 from XXXXXXXX to XXXXXXXX, followed by mortgages and a court sale involving different parties. This report will primarily follow the chain of title culminating in the most recent registered Sale Certificate, while noting the severe discrepancies and encumbrances from all provided records.

The traceable chain of title begins on XXXXXXX 26, XXXXXXXXXXXX, with the registration of Sale Deed No. XXXXXX/XXXXXXXXXXXX. Through this instrument, XXXXXXXX, represented by his Special Power of Attorney holder XXXXXXXX, sold the subject property to XXXXXX and XXXXXXXX for a total consideration of ₹XXXXXXX. A portion of the sale proceeds, amounting to ₹XXXXXXX, was utilized to settle a pre-existing mortgage on the property held by XXXXXXX Bank Limited.

Subsequent to their acquisition, XXXXXXX created a mortgage on the property in favor of XXXXX Bank Limited. This mortgage was established to secure credit facilities availed by their business entity, M/s. XXXXXXX Agencies. The business subsequently defaulted on its loan obligations to XXXXX Bank.

Following the loan default, XXXXX Bank initiated recovery proceedings under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (XXXXXX) Act, XXXXXX. The total outstanding amount due to the bank was cited as ₹XXXXXXX. As part of the enforcement, XXXXX Bank took symbolic possession of the property on May XXXXXX, XXXXXX, and later secured a court order from the Chief Metropolitan Magistrate, XXXXXX, under CrI.M.P.No. XXXXXXX/XXXXXX, dated July 29, XXXXXX, authorizing the bank to take physical possession of the asset, including by breaking locks with police assistance.

In a significant parallel development, the property became subject to a criminal investigation. Based on Crime No. XXXXXX/XXXXXX, the Government of XXXXXX Home (Passport) Department issued G.O. Rt No. XXXXXX on XXXXXX 27, XXXXXX, ordering an interim attachment of the property belonging to XXXXXX and XXXXXX. This action, related to allegations of financial fraud, was forwarded to the Hon'ble Sessions Judge, XXXXXX, XXXXXX, and the Sub-Registrar was instructed to disallow any further transactions, effectively freezing the title.

Despite the attachment, XXXXX Bank proceeded with the recovery and conducted an e-auction for the property on June XX, XXXXX. XXXXXXXXXXXXXXXX was declared the highest bidder, securing the property for a sale price of ₹XXXXXXX.

The title was formally transferred to the auction purchaser via a Sale Certificate, registered as Document No. XXXXX/XXXXX on July 2, XXXXX. This certificate, issued by XXXXXX Bank as the secured creditor, vested XXXXXX ownership in XXXXXXXXXXXXXXXX. The transaction incurred a total payment of ₹XXXXXXX towards stamp duty and registration fees. The sale was conducted on an 'AS IS WHERE IS' basis, transferring all risks and liabilities for statutory dues to the purchaser.

The title is further complicated by a letter from the Joint Sub Registrar, XXXXXX, dated after the sale certificate registration. This letter (Lr. C. No. NIL/XXXXX) confirms a request from the Assistant Commissioner of Police, XXXXXX, XXXXXX, to disallow any further transactions on the property pending an investigation. The letter also notes that a document, PXXXXXX6/XXXXX, presented on July 2, XXXXX, is pending registration due to this police directive.

The Encumbrance Certificate (EC) for the property, which itself carries a future date of September 3, XXXXX, iXXXXXX introduces further severe discrepancies. It records the court sale under a different document number (XXXXXXXX/XXXXX) with a registration date of July XX, XXXXX. More critically, it shares a completely different prior XXXXXX ownership chain and an active mortgage (Doc XXXXXXXX/XXXXXX) in favor of M/S. XXXXXX, created by a previous Owner, XXXXXXXX. The status of this XXXXXXXX Finance loan remains unclear, posing a significant unresolved encumbrance.

As of the latest registered transaction, the title to the property is vested with XXXXXXXXXXXXXXXX, acquired through Sale Certificate No. XXXXX/XXXXX, issued by XXXXX Bank under the XXXXXX Act. However, this XXXXXX ownership is heavily encumbered and the title is not clear or marketable.

The property is subject to an active interim attachment order from the Government of XXXXXX (G.O. Rt No. XXXXXX) related to a criminal case against the previous XXXXXX owners, XXXXXX and XXXXXXX. Furthermore, a freeze on all subsequent transactions has been requested by the XXXXXX of the XXXXXX police, which is currently preventing the registration of new documents. Property tax records also shares outstanding dues amounting to ₹XXXXXX under the names of the previous XXXXXX owners.

Critical discrepancies exist between the primary sale documents and the Encumbrance Certificate regarding prior XXXXXX ownership, the sale certificate document number, and an unresolved mortgage with XXXXXXX XXXXXXX Finance. The presence of future-dated documents further undermines the reliability of the records. Due to these multiple legal proceedings, conflicting records, and active encumbrances, the title is considered highly defective and unsuitable for any further transactions until these issues are judicially resolved.

### 3.3 ENCUMBRANCE DETAILS

#### 1. With Assistant Commissioner of Police, XXXXXXX-X, XXXX, DD, XXXXXX

<b>Type</b>	Police Investigation / Transaction Freeze
<b>Encumbrancer/ Mortgagee</b>	Assistant Commissioner of Police, XXXXXXX-X, XXXX, DD, XXXXXX
<b>Date of Creation</b>	23/05/XXXXXX
<b>Amount Involved</b>	undefined
<b>Property Extent Covered</b>	Door No XXXXXX, RS No XXXXXX, XXXXXX, XXXXXX

<b>Redemption/ Discharge Status</b>	Active. The property is listed in the prohibited properties list, and the Sub-Registrar has been instructed to disallow any further transactions until further orders from the police.
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## 2. With **Government of XXXXXX Home (Passport) Department**

<b>Type</b>	Interim Attachment (Criminal Case)
<b>Encumbrancer/ Mortgagee</b>	Government of XXXXXX Home (Passport) Department
<b>Date of Creation</b>	XXXXXX
<b>Amount Involved</b>	undefined
<b>Property Extent Covered</b>	Door No. XXXXXXA-11-3/l, XXXXXXX XXXXXX, XXXXXX
<b>Redemption/ Discharge Status</b>	Active. An interim attachment order (G.O. Rt No XXXXXX) has been issued due to a criminal case (Cr. No. XXXXXX/XXXXXX) against the previous XXXXXX owners (XXXXXX and XXXXXXX). The matter is subjudice.

## 3. With **XXXXXX Bank Limited**

<b>Type</b>	Mortgage (XXXXXX Action)
<b>Encumbrancer/ Mortgagee</b>	XXXXXX Bank Limited
<b>Date of Creation</b>	XXXXXX/03/XXXXXX
<b>Amount Involved</b>	₹XXXXXXX

<b>Property Extent Covered</b>	Residential Property bearing Door No.XXXXXX, XXXXXXX XXXXXX, XXXXXX - 5XXXXXX 010
<b>Redemption/ Discharge Status</b>	Actioned via e-auction on XX/XX/XXXXX. While XXXXXXX's charge is cleared by the sale to XXXXXXXXXXXXXXXX, the sale itself is clouded by other active encumbrances.

4. With M/S.XXXXXX

<b>Type</b>	Deposit of Title Deeds (Mortgage)
<b>Encumbrancer/ Mortgagee</b>	M/S.XXXXXX
<b>Date of Creation</b>	XXXXXX/12/XXXXXX
<b>Amount Involved</b>	Rs. XXXXXX000000
<b>Property Extent Covered</b>	House No: XXXXXX, Survey No: XXXXXX, Plot No: XXXXXX, XXXXXXX, XXXXXX(URBAN)
<b>Redemption/ Discharge Status</b>	Unclear. The Encumbrance Certificate notes this as an active encumbrance. A 'RECEIPT (R.T.D.M)' was registered in XXXXXX, but its effect as a full discharge is not confirmed.

5. With XXXXXX XXXXXX

<b>Type</b>	Statutory Lien (Property Tax)
<b>Encumbrancer/ Mortgagee</b>	XXXXXX XXXXXX
<b>Date of Creation</b>	Ongoing

<b>Amount Involved</b>	XX0XX
<b>Property Extent Covered</b>	XXXXXX, Revenue Ward X, XXXXXX XXXXXX, XXXXXX
<b>Redemption/ Discharge Status</b>	Outstanding. Property tax records shares dues of Rs. XXXXXX against the previous XXXXXX owners, XXXXXX and XXXXXXXX.

## Summary

The property is severely encumbered and its title is not marketable. There is an active transaction freeze imposed by the Assistant Commissioner of Police (EXXXXXX) due to a criminal investigation, and a separate interim attachment order by the Government of XXXXXX against the previous XXXXXX owners. These actions are confirmed by the property's inclusion in the prohibited properties list. Additionally, there is a prior mortgage with XXXXXXXX XXXXXXXX Finance whose clearance status is unconfirmed, and outstanding property tax dues. The property's recent acquisition via a XXXXXX auction by XXXXX Bank does not clear these other critical encumbrances, making any further transaction legally impossible until these issues are resolved.

## 3.4 LEGAL CLEARANCES

### Minor's Interest

Based on a thorough review of the provided documents, including the Sale Certificate (XXXXX/XXXXX), the preceding Sale Deed (XXXXXX/XXXXXXXXXXXXX), and the Encumbrance Certificate, there is no evidence of any minor's interest in the subject property. All parties identified in the chain of title and related transactions, such as XXXXXXXXXXXXXXXX, XXXXXX, XXXXXX, and XXXXXXXX, are presented as majors. No guardianship arrangements or court permissions related to minors were found in the documentation. Therefore, the title appears to be free from any complications or legal challenges arising from a minor's interest.

## Prohibitory Registry

A search of the prohibited properties registry for XXXXXX under the jurisdiction of the XXXXXX Sub-Registrar's Office reveals a critical restriction. The subject property, identified by Door No. XXXXXX and linked to document XXXXXX/XXXXXXXXXXXX, is explicitly listed as prohibited. This is corroborated by multiple official communications, including a notice from the Assistant Commissioner of Police, XXXXXX, XXXXXX (Ref: X5/XXXXXXXX/XXXXXXXX/XXXXXXXX/HYD, dated 23-05-XXXXXX) and an intimation of interim attachment by the Government of XXXXXX (G.O. Rt No XXXXXX, dated XXXXXX) in connection with a criminal case (Cr. No. XXXXXX/XXXXXX) against the previous XXXXXX Ow owners, XXXXXX. These directives explicitly instruct the Sub-Registrar to XXXXXX any further transactions on the property, effectively freezing its title and rendering it unmarketable until the attachment is lifted by a competent court or authority.

## Title Status Opinion

Defective

## Title Verification Summary

The title verification process involved a comprehensive review of a chain of documents, including a recent Sale Certificate (Doc No. XXXXX/XXXXX) issued under the XXXXXX Act, the preceding Sale Deed (Doc No. XXXXXX/XXXXXXXXXXXX), an Encumbrance Certificate, and multiple court orders and official communications related to the property's troubled history. The current XXXXXX owner, XXXXXXXXXXXXXXX, acquired the title from XXXXX Bank through a XXXXXX auction. While a XXXXXX sale can convey a clear title from the bank's perspective, the verification uncovered severe defects. The property is subject to an interim attachment by the Government of XXXXXX and is listed on the prohibitory registry at the Sub-Registrar's office due to an ongoing criminal investigation (Cr. No. XXXXXX/XXXXXX) by the Economic Offences Wing against the previous XXXXXX ow owners, XXXXXX. This prohibitory order freezes all further transactions. Additionally, property tax records XXXXXX significant arrears under the names of the previous XXXXXX owners. The title is therefore defective and unmarketable until these legal restrictions are officially lifted.



# 04

## LEGAL APPROVALS & COMPLIANCE

### 4.1 LAND USE & ULC COMPLIANCE

#### Master Plan Compliance

Yes

#### Zoning Classification

Residential

#### Land Use Permission

A building plan (B.A. No. XXXXXXXXXXXX/XXXXXXXXXXXX) was approved by the XXXXXX XXXXXX, as mentioned in Sale Deed XXXXXX/XXXXXXXXXXXX.

### ULC COMPLIANCE

#### ULC Clearance Status

N/A

#### ULC Details

N/A

#### Land Conversion (Agricultural to Non-Agricultural)

Land conversion from agricultural to non-agricultural was completed as part of the layout approval (LP.No. XXXXXX/XXXXXXXXXXXX) mentioned in the Sale Certificate and other letters.

## 4.2 BUILDING APPROVALS

### Building Approvals

#### 1. Approval by XXXXXX XXXXXX

<b>Approval Number &amp; Date</b>	XXXXXXXXXXXXXXXX/XXXXXXXXXXXXXXXX XXXXXX/12/XXXXXXXXXXXXXXXX
<b>Approving Authority</b>	XXXXXX XXXXXX
<b>Approved Extent</b>	XXXXXX.0 sq. yards
<b>Approved Construction Details</b>	RCC slab house
<b>Conditions</b>	undefined

### Approvals Summary

A building plan approval (B.A. No. XXXXXXXXXXXX/XXXXXXXXXXXX) from the XXXXXX XXXXXX, dated XXXXXX/12/XXXXXXXXXXXX, is mentioned in the Sale Deed XXXXXX/XXXXXXXXXXXX. This approval pertains to the construction of an RCC slab house on the subject property. However, no Completion or Occupancy Certificate has been provided in the documents. Given the age of the approval, the compliance of the current structure with this plan is unverified and requires physical inspection.

## 4.3 OTHER STATUTORY CLEARANCES

### Environmental Clearances

N/A

### Fire NOC

N/A

### **Airport NOC**

N/A

### **CRZ Clearance Details**

N/A

### **Other Clearances**

- Building plan approval (B.A. No. XXXXXXXXXXXX/XXXXXXXXXXXX) from XXXXX XXXXX, as mentioned in Sale Deed XXXXX/XXXXXXXXXXXX.

### **Compliance Summary**

The only statutory clearance mentioned across the documents is a building plan approval from XXXXXXXXXXXX. The property was sold via a XXXXX auction on an 'as is where is' basis, which transfers the responsibility for verifying and clearing all past and present statutory dues (including property tax, which is shares as outstanding) and compliances to the purchaser. There is no evidence of any modern clearances such as a Fire NOC, environmental clearance, or occupancy certificate. The property is also subject to a police investigation and attachment orders, which is a critical compliance issue that currently freezes its transactional status.

## 05

GOVERNMENT RECORDS  
& DUES

## 5.1 REVENUE RECORDS

Record Type	Record Number	Survey Number	Owner Name as per Record	Extent as per Record	Land Classification	Last Updated
Prohibitory Property List EXXXXXXy	X5/XXXXXX/XXXXXX/XXXXXX/ HYD	XXXXX X	XXXXXX XXXXXXX	XXXXX X	Prohibited for Transaction	23-05-XXXXXX
Property Tax Record	XXXXXX	XXXXX X	XXXXXX,XXXXXX X	XXXXX X Sq.yds	Residential	undefined
Encumbrance Certificate	12XXXXXXXXXXXX	XXXXX X	XXXXXXXXXXXXXX XX	XXXXX X SQ.Yds	Residential	03/09/XXXX X
Government Memo	G1/E5XXXXXXXXXX/XXXXXX	XXXXX X	M/S. XXXXXXXX Agencies	XXXXX X Sq.yds	Residential	13/05/XXXX XX
Interim Attachment Order	G.O. Rt No XXXXXX	XXXXX X	Sri. XXXXXX and Smt. XXXXXXXX	XXXXX X Sq.yds	Residential (Under Attachment)	XXXXXX

## Records Verification Summary

The revenue records for the property at Survey No. XXXXXX are severely encumbered and contain significant contradictions. The property is on the Prohibitory Property List as per an order from the Assistant Commissioner of Police, EXXXXXX, dated 23-05-

XXXXXX, against the previous XXXXXX owners XXXXXX. Furthermore, an interim attachment order (G.O. Rt No XXXXXX) was issued by the Government of XXXXXX against the same XXXXXX owners due to a criminal case. Property tax records (Assessment No. XXXXXX) shares arrears of ₹XXXXXX under their names. The provided Encumbrance Certificate (No. 12XXXXXX44777) presents a conflicting XXXXXX ownership history involving a 'XXXXXXX' and shares a future date of 03/09/XXXXX, raising questions about its validity. A government memo (G1/E5XXXXXXXX041/XXXXXX) confirms the XXXXXX sale but names the buyer as 'M/S. XXXXXXXX Agencies', which contradicts the Sale Certificate naming 'XXXXXXXXXXXXXXXXXX' as the purchaser. The combination of police prohibition, government attachment, tax arrears, and conflicting XXXXXX ownership details across multiple government records makes the title unmarketable and extremely high-risk.

5.2 TAX & DUES RECORDS

Tax Receipts

Tax Type	Receipt Number	Payment Date	Amount Paid	Period Covered	Payment Status
Property Tax	undefined	Not Applicable	undefined	Current and Prior Years	Outstanding

Mutation EXXXXXXies

Mutation Number	Date	Previous Owner	Current Owner	Mutation Reason	Updated Status
Not Available	Post 26/11/XXXXXXXXXXXXX	XXXXXXX	XXXXXX, XXXXXXXX	Sale (via Doc No. XXXXXX/XXXXXXXXXXXXX)	Yes
Not Available	Post 02/07/XXXXX	XXXXXX, XXXXXXXX	XXXXXXXXXXXXXXXXXX	Auction Sale (via Sale Certificate XXXXX/XXXXX)	No

## Dues Clearance Status

Pending Dues Found

### Pending Dues

- Property tax outstanding for Assessment No. XXXXXX in the name of XXXXXX, XXXXXXX, with a net payable amount of XX0XX (including arrears and interest).

## 5.3 ENCUMBRANCE CERTIFICATES

EC Number	Period From	Period To	Special Remarks	Digital Signature/QR Verification Status
12XXXXXX44777	2X/10/XXXXXX00	XX/07/XXXXX	Multiple transactions noted including Gift Settlement, Mortgages, and a Court Sale Certificate (XXXXXX). An active mortgage to M/S.XXXXXX is noted.	undefined

### EC Verification Summary

One Encumbrance Certificate (No. 12XXXXXX44777) covering the period from 2X/10/XXXXXX00 to XX/07/XXXXX for the subject property was reviewed. The EC's authenticity could not be verified via digital signature or QR code and it contains a disclaimer regarding its accuracy. It confirms a complex and high-risk transaction history, including a XXXXX court sale, an unresolved prior mortgage with XXXXXXX

Finance, and anomalous future-dated transactions. The EC data indicates significant encumbrances and title issues that require resolution.



# LITIGATION, INSOLVENCY & RESTRICTIONS

## Pending Court Cases

Case Type	Case Number	Court Name	Parties Involved	Case Status	Subject Matter
Criminal	Cri. M.P No.XXX/XXXXXX	Hon'ble Sessions Judge, XXXXXXX, XXXXXX	Government of XXXXXX Home (Passport) Department, Sri. XXXXXX,Smt. XXXXXXX	Pending - Attachment is pending to be made absolute	Attachment of the subject property in relation to a criminal case (Cr. No. XXXXXX/XXXXXX) against the previous XXXXXX owners for cheating and financial fraud under the TSPDFE Act-XXXXXX99.
Criminal	Crl.M.P.No. XXXXXXX/XXXXXX in C.F.No.XXXXXX77/XXXXXX	Court of Chief Metropolitan Magistrate / District Magistrate, XXXXXX	XXXXX BANK Ltd.,M/s XXXXXXX Agencies, XXXXXX,XXXXXX	Advanced Stage / Possession Order Issued	Petition by XXXXX Bank under the XXXXXX Act to take physical possession of the secured asset due to loan default by previous XXXXXX owners. An Advocate Commissioner was appointed to execute the warrant.
Civil	OS/XXXXXX/XXXXX	II Addl DJ Court XXXXXX	XXXXXX	Unknown	Original Suit filed by the previous XXXXXX owner,



					XXXXXX. Full details are not available.
Consumer Forum	CC/XXXXXX0/XXXXX	II Addl DJ Court XXXXXX	XXXXXX,XXXXXX	Unknown	Consumer Complaint against the previous Owner, XXXXXX. Full details are not available.
Civil	OS/XXXXXX/XXXXXX	II Addl DJ Court XXXXXX	XXXXXX,XXXXXX	Unknown	Original Suit against the previous Owner, XXXXXX. Full details are not available.

### Police Complaints/FIRs/Public Notices

- The property is subject to an investigation by the XXXXXX, XXXXXX, in relation to Cr. No. XXXXXX/XXXXXX against the previous XXXXXX owners (XXXXXX, XXXXXX) for cheating and financial fraud.
- The Assistant Commissioner of Police, XXXXXXXX-X, XXXX, DD, XXXXXX has made a request to the Sub-Registrar to disallow any further transactions on the property until further orders.

### Insolvency/Bankruptcy Proceedings

- The property was subject to XXXXXX Act proceedings initiated by XXXXXX Bank Ltd. against the previous XXXXXX owners (M/s XXXXXXXX Agencies, XXXXXX, XXXXXX) due to a loan default amounting to Rs. XXXXXXXX.
- XXXXXX Bank took symbolic possession of the property on XXXXXX/05/XXXXXX and subsequently sold it via e-auction on XX/XX/XXXXXX to the current Owner, XXXXXXXXXXXXXXXX.
- The loan account of the previous borrower, M/s. XXXXXXXX AGENCIES, was classified as a Non-Performing Asset (NPA) on XXXXXX-11-XXXXXX13.

## Property Restrictions

- The property is under an interim attachment order by the Government of XXXXXX (G.O. Rt No XXXXXX, dated XXXXXX) in connection with a criminal case against the previous XXXXXX owners.
- The Sub-Registrar has been instructed by the police (EXXXXXX, XXXXXX) to dislocate any further transactions on the property, effectively freezing its title.
- The property is listed on the prohibited properties list for XXXXXX mandal (S. No: XXXXXX), referencing the police request (X5/XXXXXX/XXXXXX/XXXXXX/HYD dated 23-05-XXXXXX) and naming the previous XXXXXX owners, XXXXXX.

## Litigation Summary

The property has a severe and complex litigation history. It was acquired by the current Owner, XXXXXXXXXXXXXXXX, through a XXXXXX auction by XXXXXX Bank following a loan default by the previous XXXXXX owners, XXXXXX. Critically, the property is under an active interim attachment by the Government of XXXXXX and is subject to an investigation by the XXXXXX, XXXXXX, due to a criminal case of financial fraud against the previous XXXXXX owners. This has led to the property being placed on the official prohibited list, freezing all transactions. While the XXXXXX sale gives the bank priority, the active criminal investigation and government attachment create a significant legal encumbrance and title risk.

## Impact of Restrictions on Transaction

The impact of the restrictions is critical and prohibitive. The property is currently unmarketable and cannot be legally transacted or used as security for a new loan. The combination of the government attachment order, the EXXXXXX's instruction to the Sub-Registrar, and its official listing on the prohibited properties list creates an absolute bar on any sale, mortgage, or transfer of title. The transaction cannot proceed until these restrictions are formally and unequivocally lifted by the court in XXXXXX and the EXXXXXX, and the property is removed from the prohibited list.

# 07

## DEVELOPMENT & MORTGAGE-SPECIFIC CHECKS

### DEVELOPMENT TRANSACTION CHECKS (IF APPLICABLE)

#### Development Agreement Details

Not Applicable

#### Power of Attorney Validity

Not Applicable. While a Power of Attorney was used in a prior sale (Doc XXXXXX/XXXXXXXXXXXX), it is not relevant to the current Owner's proposed mortgage transaction.

#### RERA Registration

Not Applicable

#### RERA Compliance

Not Applicable

### MORTGAGE TRANSACTION CHECKS (IF APPLICABLE)

#### Bankability of Title Assessment

Not Bankable. The title is critically flawed due to an active government attachment, police investigation (EXXXXXX), and its inclusion on the prohibited property list. The Sub-Registrar is under instruction to freeze all transactions, making it impossible to register a mortgage. The history of XXXXXX auction and loan default by previous XXXXXX owners further diminishes its bankability.

**Mortgage Creation Capability**

No

**Transaction Suitability**

Highly Unsuitable. The property is subject to multiple severe encumbrances, including an interim attachment by the Government of XXXXXX (G.O. Rt No XXXXXX), an active criminal investigation by the XXXXXX, and a directive to the Sub-Registrar to disallow all transactions. The title is not clear, marketable, or bankable, making it completely unsuitable for a mortgage.



# RISK ASSESSMENT & OBSERVATIONS

## Overall Risk Rating

Critical

## Risk Assessment Summary

The property's title is critically impaired and unmarketable. It is encumbered by multiple, severe legal and regulatory issues including a police EXXXXXX investigation freeze, a government attachment order, and an unresolved prior mortgage with XXXXXXXX Finance. The presence of future-dated documents raises serious concerns about fraud and the authenticity of the entire transaction history. The acquisition through a contentious XXXXXXXX sale adds a layer of potential litigation risk. Given these overlapping critical risks, the property is not suitable as security for any financial transaction.

## Major Risks Identified

### 1. Legal/Regulatory - Critical

The property is subject to a transaction freeze requested by the Assistant Commissioner of Police, XXXXXXX, XXXXXXX, due to an ongoing investigation (Ref: Lr. C. No. NIL/XXXXX). The Prohibited Properties search confirms the property at D.No. XXXXXXX is on the prohibited list, making any further sale or mortgage legally untenable.

**Mitigation:** *No mitigation is possible until the EXXXXXX investigation is concluded, and the freeze is officially lifted by the police and revenue authorities. Any transaction is blocked.*

## 2. Legal/Regulatory - Critical

An interim attachment order (G.O. Rt No XXXXXX, dated XXXXXX) has been issued against the property by the Government of XXXXXX in connection with a criminal case (Cr. No. XXXXXX/XXXXXX) against the previous XXXXXX owners, XXXXXX. This constitutes a severe encumbrance on the title.

**Mitigation:** *The attachment must be vacated by a competent court. Until then, the title is not clear or marketable. This is a long and uncertain legal process.*

## 3. Title/Financial - Critical

The Encumbrance Certificate (EC) shares an active mortgage from XXXXXX in favor of M/S. XXXXXX. Although the property was sold under XXXXXX by XXXXXX Bank, which should have priority, the absence of a registered discharge or release deed for the XXXXXXXX Finance mortgage creates a significant title defect.

**Mitigation:** *Obtain a formal No-Objection Certificate (NOC) and a registered Deed of Release from XXXXXXXX XXXXXXXX Finance confirming the full settlement of their loan. Without this, the prior charge remains on record.*

## 4. Compliance/Fraud - Critical

Multiple key documents, including the Encumbrance Certificate and Sale Certificate, contain future dates (e.g., registration dates in July XXXXX, EC statement date of 03/09/XXXXX). This is a major anomaly and a strong indicator of potential document fabrication or fraud, rendering the entire chain of documents unreliable.

**Mitigation:** *Immediate and thorough verification of all documents at the respective Sub-Registrar Offices is required to ascertain their authenticity. The presence of future dates makes the transaction non-fundable until the discrepancy is explained and rectified, which may not be possible.*

## 5. Title/Legal - High

The property was acquired via a contentious XXXXXX auction, which required a court order (CrI.M.P.No. XXXXXXXX/XXXXXX) for XXXXXX Bank to take physical

possession from non-cooperative defaulters. This history increases the risk of future litigation or challenges to the sale from the previous XXXXXX owners.

**Mitigation:** *Obtain a legal opinion specifically addressing the finality of the XXXXXX sale and the extinguishment of the previous Owner's rights. Secure an indemnity from the current Owner against any future claims from previous XXXXXX owners.*

## Minor/Curable Issues

### 1. Financial - LXXXXXX

The property tax search for assessment no. XXXXXX (linked to D.No. XXXXXX and previous XXXXXX owners XXXXXX/XXXXXX) shares outstanding dues of ₹XXXXXX.

**Mitigation:** *The outstanding property tax must be paid in full by the current Owner, and a 'No Due Certificate' should be obtained from the XXXXXX XXXXXX. This is a direct financial liability under the 'as is where is' sale condition.*

### 2. Title - LXXXXXX

The Encumbrance Certificate notes minor discrepancies in the property's boundary descriptions across different registered documents over time.

**Mitigation:** *Conduct a new physical survey of the property to establish the correct, current boundaries. If significant discrepancies exist, a Deed of Rectification may be required to be registered by the relevant parties to align all documents.*

## Special Observations & Notes

- The convergence of a police EXXXXXX freeze, a government attachment, and an uncleared prior mortgage on a single property is highly unusual and indicates a deeply troubled asset history.
- The 'AS IS WHERE IS' clause in the XXXXXX Sale Certificate explicitly transfers all known and unknown liabilities, including statutory dues and title defects, to the current Owner, XXXXXXXXXXXXXXXX.

- The legal cases found against the previous Owner, XXXXXX, corroborate the findings of financial and legal distress associated with the property.
- The memos from the Commissioner of Registration clarifying the supremacy of XXXXXX sales over other attachments, while legally valid, do not override a direct prohibitory order from a police investigation or a court-ordered attachment in a criminal case.



09

CONCLUSION  
& LEGAL OPINION

Not Suitable	Mortgage
Opinion Conclusion	Opinion Type

Opinion Basis

The property is subject to an active criminal investigation (Cr. No. XXXXXX/XXXXXX) against the previous XXXXXX owners (XXXXXX & XXXXXX), an interim attachment order by the Government of XXXXXX (G.O. Rt No XXXXXX), and a formal request from the XXXXXX to disallow all transactions. Furthermore, the property is listed on the official prohibited properties list, effectively freezing its title.

Title Marketability Assessment

Unmarketable. The title is severely clouded and legally frozen due to the ongoing criminal investigation, government attachment, and its inclusion on the prohibited properties list. No prudent buyer or financial institution would accept this title in its current state.

Conditions to be Fulfilled

- The criminal case (Cr. No. XXXXXX/XXXXXX) against the previous XXXXXX owners must be fully and finally resolved, and their names cleared.
- The interim attachment order by the Government of XXXXXX (G.O. Rt No XXXXXX) must be officially vacated by a competent court or authority.
- A formal No Objection Certificate (NOC) must be obtained from the Assistant Commissioner of Police, XXXXXX, explicitly permitting transactions on the property.

- The property must be officially removed from the Sub-Registrar's prohibited properties list.
- All outstanding property tax dues (₹XXXXXX as per records) must be cleared with the XXXXXX XXXXXX and a No-Due Certificate obtained.

### **Professional Recommendations**

- Strongly recommend halting the transaction immediately. Do not proceed with any loan disbursement or creation of mortgage until all identified legal and criminal encumbrances are fully resolved.
- Advise the client to obtain a fresh, clear Encumbrance Certificate and a new property tax statement \*after\* all prohibitory orders have been officially lifted.
- The current Owner should be advised to seek independent legal counsel to challenge the attachment and transaction freeze, likely through a writ petition in the High Court.
- Verify the closure of the prior mortgage with M/S.XXXXXX by obtaining a formal No-Due Certificate from them.

### **Curative Measures for Issues**

- The current Owner, XXXXXXXXXXXXXXXX, must file a legal petition to get the property attachment and transaction freeze lifted, citing the overriding effect of the XXXXXX Act sale.
- Obtain a certified copy of the court order that vacates the attachment and directs the Sub-Registrar to remove the property from the prohibited list.
- Pay all outstanding property tax arrears and obtain an official receipt and No-Due Certificate from the municipal authorities.
- Address the data discrepancies related to future dates in the documents (e.g., Sale Certificate registration date of 02/07/XXXXX) by obtaining rectified or clarificatory documents from the relevant authorities.

**Professional Conclusion**

The property is unequivocally unsuitable as security for a loan. The title is critically defective and unmarketable due to an active criminal investigation, a government attachment order, and an official prohibition on all transactions. Despite the current Owner's acquisition via a XXXXXX auction, the subsequent legal entanglements involving the previous XXXXXX owners render any further transaction legally untenable and fraught with risk. The transaction must be rejected until these severe encumbrances are completely removed through definitive court orders and official government clearances.

# ANNEXURE I

## LIST OF DOCUMENTS VERIFIED

### A. TITLE DOCUMENTS

S.N O	Doc. Type	Doc. Date	Doc. No.	Executant/ Grantor	Claimant/ Grantee	Verificati on Status
1	Sale Deed	26/11/XXXXXXXXXX XXX	XXXXXX/XXXXXXXXXXXX X	XXXXXXX	XXXXXX, XXXXXXX	Copy
2	Sale Certificate (XXXXXX)	02/07/XXXXX	XXXXX/XXXXX	XXXXXX Bank Ltd.	XXXXXXXXXXXXXX XX	Copy
3	Court Order for Physical Possessio n	29/07/XXXXXX	CrI.M.P.No. XXXXXXXX/XXXXXX	XXXXXX BANK Ltd.	M/s XXXXXXX Agencies, XXXXXX, XXXXXX	Copy
4	Intimation of Property Attachmen t	XXXXXX	G.O. Rt No XXXXXX	Government of XXXXXX Home (Passport) Department	Sri. XXXXXX, Smt. XXXXXXX	Copy
5	Memo clarifying XXXXXX Sale	13/05/XXXXXX	G1/E5XXXXXXXX041/XXX XXX	Commission er and Inspector General of Registration & Stamps, AP	M/S. XXXXXXX Agencies	Copy
6	E-Auction Sale Notice	02/04/XXXXX	XXXXXXXX/XXXX/XXXXX- 26/1	XXXXXX Bank Limited	M/s XXXXXXX Agencies, Mr. XXXXXX, Mrs. XXXXXX	Copy

7	Police intimation to disallow transactions	02/07/XXXXX	Lr. C. No. NIL/XXXXX	Assistant Commissioner of Police, XXXXXXXX-X, XXXX, DD, XXXXXX	Sub-Registrar, XXXXXXXX	Copy
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## B. APPROVALS/PERMISSION DOCUMENTS

S.No	Doc Type	Date	Property Extent	Approved Units/Floors	Applied By	Approval Authority	Online Verified
1	Building Plan Approval	XXXXXX/12/XXXXXXXXXXXXX	XXXXXX. 0 sq. yards	RCC slab house	XXXXXXX (or predecessor)	XXXXXX XXXXXX	Not Applicable

## C. ENCUMBRANCE CERTIFICATE DOCUMENTS

S.No	Document Type	EC Number	Period From	Period To	Remarks	Verification Method
1	Encumbrance Certificate	12XXXXXXXXXX	2X/10/XXXXXX00	XX/07/XXXXX	Multiple transactions noted including Gift Settlement, Mortgages, and a Court Sale Certificate (SARFAES). An active	Digital Signature/QR Code verification

					mortgage to M/S.XXXXXX is noted.	

### Critical Documents

- Sale Deed (XXXXXX/XXXXXXXXXXXXXX)
- Sale Certificate (XXXXX/XXXXX)
- Court Order (Crl.M.P.No. XXXXXXXX/XXXXXX)
- Intimation of Property Attachment (G.O. Rt No XXXXXX)
- Police intimation to disallow transactions (Lr. C. No. NIL/XXXXX)
- Statement of Encumbrance on Property (12XXXXXXXXXXXXXX)

**Total Documents: 9**

# ANNEXURE II

## ADDITIONAL REQUIREMENTS

- Clarification on the status of the mortgage with M/S.XXXXXX, registered in XXXXXX.
- Investigation into the police investigation by the XXXXXX and the prohibitory order on transactions.
- Resolution of the interim attachment order by the Government of XXXXXX (G.O. Rt No XXXXXX).
- Confirmation of settlement of all statutory dues (property tax, utility bills) by the previous XXXXXX owners, as the XXXXXX sale is on an 'AS IS' basis.
- Physical verification of the property to ensure vacant possession, given the history of contentious recovery.
- Reconciliation of minor discrepancies in property boundary descriptions across different documents.
- Investigation of future-dated documents (e.g., Sale Certificate XXXXX/XXXXX, EC dates) to confirm their validity and correct any typographical errors.

# ANNEXURE III

## ACTION ITEMS

### **High Priority Action by Client/Legal Team (Immediate)**

Resolve the property freeze initiated by the XXXXXX, XXXXXX. The property is listed on the prohibited properties list (Ref: X5/XXXXXX/XXXXXX/XXXXXX/HYD) due to a criminal case (Cr. No. XXXXXX/XXXXXX) against the previous XXXXXX owners. Obtain a formal clearance/NOC from the Assistant Commissioner of Police to allow XXXXXX transactions.

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### **High Priority Action by Legal Team/Bank (Immediate)**

Investigate and rectify the impossible future dates (e.g., XX/07/XXXXX, 02/07/XXXXX, 03/09/XXXXX) found on the Sale Certificate, Encumbrance Certificate, and other official documents. This requires coordination with the Sub-Registrar's Office to correct the public record.

---

### **High Priority Action by Client/Legal Team (Before Loan Disbursement)**

Obtain a No-Objection Certificate (NOC) or a formal loan closure letter from M/S. XXXXXX to confirm the closure of the mortgage registered via Doc. No. XXXXXXXX/XXXXXX. The 'RECEIPT (xxxxx)' from XXXXXX is insufficient proof of closure.

---

### **High Priority Action by Client (Before Loan Disbursement)**

Clear the outstanding property tax dues of ₹XXXXXXX for Assessment Number XXXXXX, which is still listed under the previous XXXXXX owners' names (XXXXXX, XXXXXXXX).

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### **High Priority Action by Legal Team (Before Final Legal Opinion)**

Verify that XXXXXX Bank took clear, vacant, and physical possession of the property prior to the auction sale. Given the court order to break locks (CrI.M.P.No. XXXXXXXX/XXXXXX), confirmation of a smooth handover to the new Owner is essential.

---

### **Medium Priority Action by Legal Team (Before Final Legal Opinion)**

Investigate the details of the other legal cases found against the previous Owner, XXXXXX (OS/XXXXXX/XXXXX, CC/XXXXXX0/XXXXX, OS/XXXXXX/XXXXXX), to confirm they do not create any new lien or claim on the subject property.

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### **Medium Priority Action by Legal Team/Surveyor (Before Final Legal Opinion)**



Conduct a physical survey of the property to create a reconciliation statement for the minor discrepancies in boundary descriptions and area noted across the various title deeds and auction notices.

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**Medium Priority Action by Client (*Post-Transaction*)**

Ensure the property title is mutated in the municipal and revenue records in the name of the current Owner, XXXXXXXXXXXXXXXX, post-registration of the Sale Certificate.

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**LXXXXXX Priority Action by Legal Team (*During Title Search*)**

As part of the final title search report, formally review and opine on the validity of the Special Power of Attorney (SPA) used in the prior sale transaction (Doc. No. XXXXXX/XXXXXXXXXXXXX).

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**Action Items Summary**

The transaction is critically blocked by multiple high-priority issues. The foremost is an active property freeze by the XXXXXX due to a criminal case against the previous XXXXXX owners, which is confirmed on the government's prohibited properties list. Secondly, key legal documents contain impossible future dates that invalidate their current standing and must be rectified. Furthermore, an old mortgage from another financier needs formal closure confirmation, and outstanding property taxes must be cleared. Until the police attachment is lifted and dates are corrected, the property is unmarketable and the transaction cannot proceed.

# ANNEXURE IV

## RECTIFICATIONS

Rectifications Required: Yes

### Rectifications for Defects

**Property transactions are frozen due to a pending investigation by the XXXXXX, XXXXXX, and a request from the Assistant Commissioner of Police to the Sub-Registrar to disallow further transactions.**

**Steps:** The current Owner must approach the Assistant Commissioner of Police, XXXXXX-X, XXXX, DD, XXXXXX to ascertain the current status of the investigation (Ref: Lr. C. No. NIL/XXXXX)., Obtain a formal No Objection Certificate (NOC) or a clearance letter from the EXXXXXX confirming the property is no longer subject to the investigation or transaction freeze., Submit the police clearance document to the Joint Sub-Registrar, XXXXXX, with a formal request to remove the prohibition on the property.

**Documents:** Official communication from the EXXXXXX, XXXXXX, lifting the transaction freeze., Application to the Sub-Registrar for removal from the prohibited list., Copy of the Sale Certificate (Doc No. XXXXX/XXXXX) to prove current XXXXXX ownership.

**Estimated Time:** Highly uncertain, dependent on the timeline of the police investigation. Could range from several months to years.

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**The property is under an interim attachment order by the Government of XXXXXX (G.O. Rt No XXXXXX) in connection with a criminal case (Cr. No. XXXXXX/XXXXXX) against the previous XXXXXX owners, XXXXXX and XXXXXXXX.**

**Steps:** File a petition in the Hon'ble Sessions Judge Court, XXXXXXXX, XXXXXX, where the attachment case (Cri. M.P No.XXX/XXXXXX) is pending., Argue that the sale by XXXXXX Bank (secured creditor) to the current Owner has priority over the government attachment, as per Section 26E of the XXXXXX Act, XXXXXX02., Obtain a court order to

lift the interim attachment on the property.,File the court order with the Sub-Registrar to have the attachment removed from the property records.

**Documents:** Copy of Government Order (G.O. Rt No XXXXXX)., Copy of the Sale Certificate (Doc No. XXXXX/XXXXX)., Certified copy of the court order lifting the attachment.,Copy of Memo No.Gl/E5XXXXXXXX041/XXXXXX supporting the priority of XXXXXX sales.

**Estimated Time:** Uncertain, dependent on court proceedings. Minimum 4-X months.

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**An active mortgage encumbrance from XXXXXX (Doc XXXXXXXX/XXXXXX) in favor of M/S.XXXXXX is reflected in the Encumbrance Certificate. The status of this loan is unclear despite a XXXXXX 'RECEIPT (R.T.D.M)' eXXXXXXy.**

**Steps:** Contact XXXXXXXX XXXXXXXX Finance to confirm the current status of the loan associated with mortgage Doc XXXXXXXX/XXXXXX.,If the loan is outstanding, it must be settled in full.,Obtain a formal No Due Certificate (NDC) and a Deed of Release/Discharge of Mortgage from XXXXXXXX XXXXXXXX Finance.,Register the Deed of Release at the Sub-Registrar's office to officially remove the encumbrance from the property records.,Obtain an updated Encumbrance Certificate to confirm the charge has been removed.

**Documents:** No Due Certificate (NDC) from XXXXXXXX XXXXXXXX Finance.,Registered Deed of Release of Mortgage.,Updated Encumbrance Certificate.

**Estimated Time:** 2-4 weeks if the loan is already settled. 1-2 months if settlement and documentation are required from scratch.

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**Outstanding property tax dues of ₹XXXXXX are reflected against the property (Assessment No. XXXXXX) in the name of the previous XXXXXX owners, XXXXXX & XXXXXXXX.**

**Steps:** Pay the total outstanding property tax amount, including any accrued interest, to the XXXXXX XXXXXXXX.,Obtain an official 'No Dues Certificate' from the XXXXXXXX.,Submit an application for mutation of property records to transfer the XXXXXXXX ownership to the current Owner, XXXXXXXXXXXXXXXX, in the municipal records.,Provide a copy of the

registered Sale Certificate (Doc No. XXXXX/XXXXX) as proof of XXXXXX ownership for the mutation.

**Documents:** Property tax payment receipt.,No Dues Certificate from XXXXXX XXXXXX.,Mutation application form.,Copy of Sale Certificate (Doc No. XXXXX/XXXXX).

**Estimated Time:** 1-2 weeks for payment and receipt. 1-3 months for the mutation process to be completed.

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**Critical data integrity issues exist, with documents sharing future dates for key events (e.g., Sale Certificate registration on XX/07/XXXXX, EC statement date of 03/09/XXXXX).**

**Steps:** Approach the Sub-Registrar's Office (XXXXXX) to report the typographical errors in the official records and request correction.,Obtain a fresh, corrected Encumbrance Certificate with the accurate dates.,If the error is within the registered Sale Certificate itself, a registered Rectification Deed must be executed by both parties (XXXXXX Bank and XXXXXXXXXXXXXXXX) to correct the dates.

**Documents:** Application to the Sub-Registrar for data correction.,Copy of the documents containing the erroneous future dates.,Evidence of the correct transaction dates (e.g., auction confirmation, payment receipts),Registered Rectification Deed (if required).

**Estimated Time:** 2-4 weeks for a corrected EC. 1-2 months if a Rectification Deed is necessary.

---

**Minor discrepancies in property boundary descriptions and built-up area figures are noted across different registered documents in the chain of title.**

**Steps:** Engage a licensed surveyor to conduct a new, official survey of the property and prepare a detailed survey sketch.,The current Owner, XXXXXXXXXXXXXXXX, should execute a Declaration Deed clarifying the correct and final boundaries and area, annexing the new survey plan as evidence.,Register the Declaration Deed at the Sub-Registrar's office to place the reconciled property description on public record.

**Documents:** Official survey sketch/plan from a licensed surveyor.,Registered Declaration Deed.

**Estimated Time:** 3-6 weeks.



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### **Legal References & Citations**

- Section 26E of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (XXXXXX) Act, XXXXXX02
- The Registration Act, XXXXXX0X
- The Transfer of Property Act, XXXXXXXX2

## NOTES

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<b>REPORT ID</b>	RPT-XXXXX-XXXXX
<b>REPORT DATE</b>	XXXXXXXXXXXXXXXXXX
<b>PROPERTY</b>	XXXXXXXXXXXXXXXXXX
<b>TOTAL PAGES</b>	
<b>PREPARED BY</b>	Mr./Mrs. XXXXXXXXXXXXXXXX XXXXXXX
<b>SCOPE</b>	Comprehensive Legal Title Scrutiny

#### SCOPE OF OPINION

This report is based solely on the documents provided and publicly available records accessed during the period of examination. The opinion is limited to the legal aspects of title and does not cover technical, environmental, or valuation aspects.

#### LIMITATION OF LIABILITY

The legal professional and platform shall not be liable for any loss, damage, or expense arising from reliance on this report beyond the scope explicitly stated herein.

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