

BHALCHANDRA M. GANU

B.COM. LL.M.

Advocate High Court

Ganesh Prasad, 4-Jay Prakash Nagar, Road No.1, Goregaon (E), Mumbai - 400 063.
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The Branch Manager
Janaseva Sahakari Bank (Borivli) Ltd.
Borivali (West) Branch
Mumbai.

Re: **Legal opinion – A/c. Mr. Sanjay Madhukar Kadam & Mrs. Jahnvi Sanjay Kadam.**

I have verified and perused following papers kept before me for my consideration by the borrower.

1. Copy of agreement for sale dated 14-10-2002 between M/s. Shree Vinayak Enterprises and Shri. Sanjay Madhukar Kadam & Mrs. Jahnvi Sanjay Kadam for flat no. 503, C wing, 5th floor, Shri. Laxmi Residency CHS Ltd., beside Waghela Estate, Octroi Naka, Thane (West), Thane - 400604.
2. Copy of registration receipt no. 6153 dated 14-10-2002.
3. Copy of stamp duty paid receipt dated 23-09-2002.
4. Copy of share certificate no. 61 for 5 shares from 301 to 305 in favour of Mr. Sanjay M. Kadam issued by Shri Laxmi Residency CHS Ltd.
5. Copy of society registration certificate dated 13-06-2005.
6. Copy of OC dated 14-09-2003 from Thane Municipal Corp copy of CC dated 17-01-2002.
7. Copy of NA order dated 01-01-2002.
8. Copy of development permission dated 18-08-2001.

It is evident from the copies of the above property papers submitted by the borrower that the agreement for sale dated 14-10-2002 between M/s. Shree Vinayak Enterprises and Shri. Sanjay Madhukar Kadam & Mrs. Jahnvi Sanjay Kadam for flat no. 503, C wing, 5th floor, Shri. Laxmi Residency CHS Ltd., beside Waghela Estate, Octroi Naka, Thane (West), Thane - 400604; is valid and subsisting. The property validly and legally stands in the joint names of Shri. Sanjay Madhukar Kadam & Mrs. Jahnvi Sanjay Kadam.

All the necessary construction permissions are in place and Occupation Certificate is also received.

I do not find any difficulty while mortgaging the said property with the bank.


SCHEDULE OF PROPERTY

Flat no. 503, C wing, 5th floor, Shri. Laxmi Residency CHS Ltd.,
beside Waghela Estate, Octroi Naka, Thane (West), Thane - 400604

Borrower shall submit following papers for the purpose of mortgage.

1. Original agreement for sale dated 14-10-2002 between M/s. Shree Vinayak Enterprises and Shri. Sanjay Madhukar Kadam & Mrs. Jahnavi Sanjay Kadam for flat no. 503, C wing, 5th floor, Shri. Laxmi Residency CHS Ltd., beside Waghela Estate, Octroi Naka, Thane (West), Thane - 400604.
2. Original registration receipt no. 6153 dated 14-10-2002.
3. Original stamp duty paid receipt dated 23-09-2002.
4. Original share certificate no. 61 for 5 shares from 301 to 305 in favour of Mr. Sanjay M. Kadam issued by Shri Laxmi Residency CHS Ltd.
5. Copy of society registration certificate dated 13-06-2005.
6. Copy of OC dated 14-09-2003 from Thane Municipal Corp.
7. copy of CC dated 17-01-2002.
8. Copy of NA order dated 01-01-2002.
9. Copy of development permission dated 18-08-2001.
10. Original DP note.
11. Original NOC from society.
12. Original Lien note from society.
13. Original deed of simple mortgage.

DATED THIS 9TH DAY OF SEPTEMBER 2024


Bhalchandra M. Ganu
Advocate High Court