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Date : 15/09/2026

LOAN APPLICATION NO. 77000352170

LEGAL SCRUTINY REPORT

To

BRANCH MANAGER

ICICI HOME FINANCE COMPANY LTD,

Baramati Branch.

Dear Sir/Madam ,

Legal Scrutiny Report in respect of the file of:1)Mr. Sachin Popat Lawand 2)Mrs.
Lawand Smita Sachin

PART I :PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s : 1) Mr. Sachin Popat Lawand
2. Name of the Co-Applicant/s: (if) : 2) Mrs. Lawand Smita Sachin
3. Type Of Loan : Resale Purchase
4. Purpose of Loan: Resale Purchase
5. Name of the Property Owner/s : Mr. Sachin Hanmant Sonna

SCHEDULE I

Description of Property with Boundaries :

All that piece and parcel of **Flat no. B-08** area adms. 900 Sq.ft situated on Stilted 1st floor in Building Namely “**Sejal Apartment** ” constructed Upon Plot No. 11 and 12

out of Gat No. 101/102 of Village **Jalochi** and Expanded area of Municipal Council Baramati, Tal. Baramati, Dist. Pune, belonging to **Mr. Sachin Hanmant Sonna**.

Plot No. 11 area adms. 3.93.750 R Sq mtrs out of Gat No. 101/102 of village Jalochi bounded as follows -

East – Road

South – Colony Road

West – Plot No. 14

North – Open space

Plot No. 12 area adms. 4.78.115 R Sq mtrs out of Gat No. 101/102 of village Jalochi bounded as follows -

East – Plot No. 13

South – Colony Road

West – Plot No. 15

North – Open space

SCHEDULE II

Flat no. B-08 area adms. 900 Sq.ft situated on Stilted 1st floor in Building Namely “**Sejal Apartment** ” bounded as follows :.

East – Staircase & Duct

South – Margin Space

West – Margin Space

North – Flat No. B-05

(Hereafter called and Referred to as the ‘**Said Property**’ for the sake of brevity and convenience)

PART II: LIST OF DOCUMENTS SUBMITTED BEFORE ME/US FOR SCRUTINY AND LEGAL OPINION: (SPECIFY THE DOCUMENTS ARE ORIGINAL OR XEROX)

Sr.no	Papers and documents	Type of Document
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A	Draft copy of sale deed executed in between Mrs. Lawand Smita Sachin and Mr. Sachin Hanmant Sonna.	Xerox
B	Sale deed at Sr.no. 545/2010 dt. 19/01/2010 executed in between Mr. Sachin Hanmant Sonna and Wagholikar Associates through its partner Chakor Rajkumar Shah	Xerox
C	Agreement to Sale at Sr.no. 2867/2009 dt. 13/05/2009 executed in between Mr. Sachin Hanmant Sonna and Wagholikar Associates through its partner Chakor Rajkumar Shah	Xerox
D	Construction permission issued by Jalochi Grampanchyat bearing No. 380 dt. 19/06/2008.	Xerox
E	Completion Certificate issued by Milind Pavaskar & Associates. Dt. 26/11/2009.	Xerox
F	Possession receipt issued by Mr. Sachin Hanmant Sonna dt. 18/01/2010	Xerox
G	Tax paid receipt of Baramati Nagar Parishad dt. 01/09/2025 in respect of Malmatta No. 344	Xerox
H	Electricity bill of Flat No. B8 in the name of Mr. Sachin Hanmant Sonna	Xerox
I	NO Dues Certificate issued by Bank of India dt. 27/07/2022.	Xerox

PART III: FLOW OF TITLE OF PROPERTY - (HISTORY OF TITLE)

Land Gat No. 101+102 area adms.2H:90R of Village Jalochi originally owned by Jawaharlal Gautamchand Doshi as ancestral Property.

In the year 1990 said owner Jawaharlal Gautamchand Doshi in the year 1990 prepared layout plan of area adms. 10659.937 Sq Mtrs and said layout plan was approved by Town planning office Baramati thereafter said owner sold said entire land adms 10659.937 Sq Mtrs bearing plot no 1 to 23 to Wagholikar Associates through its partner Milind Rajkumar Shah by executing sale deed at Sr.No. 2604/2005 dt. 26/05/2005 as per said transaction Wagholikar Associates becomes absolute owner of land area adms. 10659.937 Sq Mtrs .

Thereafter in the year 2009 Waghlikar Associates with the permission of Jalochi Grampanchayat started construction of Building namely **Sejal Apartment** upon plot No. 11 and 12 out of Gat No. 101+102 of Village Jalochi .

I also observe that while said building was under construction developer Waghlikar Associates through its partner in respect of **Flat no. B-08** area adms. 900 Sq.ft situated on Stilted 1st floor in Building Namely “**Sejal Apartment**” executed agreement to sale at Sr.no. 2867/2009 dt. 13/05/2009 in favor of Mr. Sachin Hanmant Sonna for the consideration of Rs. 10,00,000/- .

Thereafter after completion of building developer obtained completion certificate from Milind Pavaskar & Associates. Dt. 26/11/2009. .

Thereafter developer Waghlikar Associates executed sale deed in respect of Flat No. B08 in favor of Mr. Sachin Hanmant Sonna which was register at Sr.no. in the which was register at Sr.no. 545/2010 dt. 19/01/2010 as per said transaction Mr. Sachin Hanmant Sonna has become absolute owner of Flat No. B08 in a building namely Sejal Apartment .

I also observe that said owner Mr. Sachin Hanmant Sonna has obtained loan from Bank OF India and said loan was repaid by him and said bank has issued NO Dues Certificate dt. 27/07/2022.

I also observe that said area of Jalochi came within expanded limit of Baramati Municipal Council and said flat Property has got Malmatta No. 344 of Baramati Nagar Parishad and it is standing in the name of owner **Mr. Sachin Hanmant Sonna**.

Now said owner Mr. Sachin Hanmant Sonna agreed to sale said **Flat no. B-08** area adms. 900 Sq.ft situated on Stilted 1st floor in Building Namely “**Sejal Apartment**” to our borrower Mrs. Lawand Smita Sachin for the consideration of Rs. 30,00,000/- and both of them executed draft copy of Sale deed but said document till not register in the office of Sub Registrar Baramati after register said document our borrower will get absolute title of said Flat property.

PART IV:EVIDENCE OF TITLE OF PROPERTY

Sale deed at Sr.no. 545/2010 dt. 19/01/2010 executed in between **Mr. Sachin Hanmant Sonna** and Waghlikar Associates through its partner Chakor Rajkumar Shah

Tax paid receipt of Baramati Nagar Parishad dt. 01/09/2025 in respect of Malmatta No. 344
Electricity bill of Flat No. B8 in the name of Mr. Sachin Hanmant Sonna

PART V:OTHER PROVISIONS:

- 5.1 Whether provisions of urban land ceiling act are applicable? **N/A**
- 5.2 Whether any property/ies intend to be given as security is subject to any minor's claim/share? - **No**
- 5.3 Whether the property is affected by any revenue and tenancy regulations; if yes then to what extent? - **No**
Whether the user land has been converted into Non-Agricultural for Residential use by the order of the competent Authority? – **Said land is converted to Non Agriculture**
- 5.4 Whether up to date tax/land revenue has been paid in respect of the property? – **Not provided to me**
- 5.5 Whether all original documents for last 13/30 years have been scrutinized; if not give reasons? – **Not provided to me**
- 5.6 Whether required documents are available for creating mortgage? –**Yes**
- 5.7 Whether all the previous owners of the property had the right and competency to transfer the property? - **Yes**
- 5.8 Whether the proposed mortgage by deposit of title deeds is possible? – **Yes**
- 5.9 What is the tenure of the land; if it is leased? – Not Applicable
years (remaining period)
- 5.10 Whether the land is Adivasi (tribal) land? – **Not Applicable**
- 5.11 Whether the land /property are joint family property? – **No**
- 5.12 **Whether SARFAESI Act applicable -YES**
- 5.13 Is land/property/flat is subject to any reservations /acquisitions/ requisitions? - **No**
- 5.14 Whether the property has been transferred by a power of attorney (POA) holder of the original land owner in favor of the loan applicant? – **NO**
- 5.15 Whether the said POA holder has/had authority to sell the property under POA? No
Whether POA as recorded in 5.15 is registered? – **NA**
- 5.16 Whether any prior permission /NOC/consent required from any Authority to mortgage the Property (Authority may be Govt. / Municipal Corporation / Land Development Authority/ Industrial Development Authority / Society etc.). If permission is required, specify the name of the authority from whom permission/NOC is required and list all permission/ No objection required from Society-NOC to mortgage required from the developer in favor of ICICI Home

Finance) Company Ltd. **NOT APPLICABLE**

5.17 Whether any permission / consent is required to sell the property upon invocation of the mortgage. If so, indicate the Authority from whom the permission is required; Indicative Time line to obtain such permission; and any premium payable to the Authority upon such transfer- Not Applicable.

5.18 Whether Search Report is obtained and submitted? - **Yes**

Search Report Details:- MH010242869202627U Receipt no.: 1115458213

Search Conducted Years: - **13 Years**

Name of the Advocate / Searcher: - **Adv Santosh Khandekar**

Search Report Date: 15/09/2026

Note:

5.19 Whether EC is obtained? – **Not Applicable in State of Maharashtra**

EC Details:- **Nil**

No. of Years EC Obtained: - **Nil**

Any Encumbrance to Specify:- **Nil**

EC Applied by:- **N/A**

PART IV: CERTIFICATE :-

In view of the foregoing, I certify that the title deeds intended to be deposited relating to the property and offered as security by way of **Equitable mortgage** and the documents of title referred to above are perfect evidence of the title and that if the said **Equitable mortgage** is created in the manner required by law, it would satisfy the requirements of creation of mortgage.

I further certify that **Mr. Sachin Hanmant Sonna** as Flat owner has Valid clear, Marketable and unencumbered title in the said **Flat Property**.

The mortgage if created will be available to ICICI HFC Ltd for the liability of the intending Borrower / Co borrower **1) Mr. Sachin Popat Lawand 2) Mrs. Lawand Smita Sachin**.

Following documents need to be submitted prior to disbursal of loan/at the time of disbursement of the loan :

1. Sale deed executed in between Mrs. Lawand Smita Sachin and Mr. Sachin Hanmant Sonna. along with index II and RR (Original).
2. Sale deed at Sr.no. 545/2010 dt. 19/01/2010 executed in between **Mr. Sachin Hanmant Sonna** and Wagholikar Associates through its partner Chakor Rajkumar Shah along with index II and RR (Original).
3. Agreement to Sale at Sr.no. 2867/2009 dt. 13/05/2009 executed in between **Mr. Sachin Hanmant Sonna** and Wagholikar Associates through its partner Chakor Rajkumar Shah along with index II and RR (Original).
4. NO Dues Certificate issued by Bank of India dt. 27/07/2022.(Original).
5. Tax paid receipt of Baramati Nagar Parishad dt. 01/09/2025 in respect of Malmatta No. 344.(Xerox).
6. **Electricity bill of Flat No. B8 in the name of Mr. Sachin Hanmant Sonna (Xerox).**

Following documents are required post disbursal (if Any) :

Original NOI executed 1)Mr. Sachin Popat Lawand 2)Mrs. Lawand Smita Sachin in favor of ICICI HFC ltd .

Remarks, if any:- ICICI HFC can take additional document required for creation mortgage as per their policy.

Thanking You,

Dated .15/09/2026

Yours faithfully