

Adv. Rahul Chandrakant Khairmode
B. S. L., LL.B
Notary (Govt. Of India)
Resi. : Plot No. 2/9, Saraswati Niwas, Near Kurneshwar
Darshan Apartment, Jakatwadi, Satara – 415002

Office :
“Matoshri” Apartment, 990, Shaniwar Peth
Near Renukha Mandir, Satara - 415002
Mob – 9923640004
khairmode.rahul@gmail.com

LEGAL SCRUTINY REPORT

Loan Application No.- 77000360977

Date: 29/09/2026

To,
ICICI Home Finance Co. Ltd.
Satara

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of Mr. Satish Madhukar Jagadale

PART I:
PROPERTY DETAILS:

1.	Name of the Applicant/Borrower/s	Mr. Satish Madhukar Jagadale
2.	Name of the Co-applicant/s	Mrs. Mrunali Satish Jagadale
3.	Type of Loan	Residential
4.	Purpose of Loan	MAH- Plot Purchase
5.	Name of Property Owner/s	Mr. Manoj Ramchandra Kumbhar
6.	Name of the Developer & POA Holder	-----
7.	Description of the Property	All piece & parcel of land Bearing S.No.65/8/adhik/65/9/adhik/65/10,Plot No. 5, adm area 114.28 sq.mtr & Plot No. 7 adm area 111.30 sq.mtr. & Plot No. 8 adm area 111.30 sq.mtr.,Situating at Vaduj, Tal-Khatav Dist-Satara within the limits of Tal Satara Registration Sub-district : Khatav/

		Vaduj The property bounded as follows :- Plot No. 5 East : 9 Mtr. Road South : Plot No.6 West : Plot No. 8 North : Plot No.4 Plot No. 7 East : Plot No.6 South : Plot No.12 West : 9 Mtr. Road North : Plot No.8 Plot No. 8 East : Plot No.15 South : Plot No.7 West : 9 Mtr. Road North : Plot No.9
8	Nature / Status of the Property	N.A.
9.	Type of Property	Residential

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

Sr. No	Date, Particulars, Party(s) & Description of the Documents	Indicate whether Original / certified Photocopy / true copy
1.	Regd. Sale Deed executed by Mr.Ashish Maruti Godase & others in favor of Mr. Makarand Ramakant Bodake & Mr. Manoj Ramchandra Kumbhar Dtd.17/12/2024 at Serial No.4657/2024 which is Registered in Sub- Registrar Khataav/ Vaduj along with	Photo Copy

	Index II & RR.	
2.	Draft Sale Deed executed by Mr. Makarand Ramakant Bodake & Mr. Manoj Ramchandra Kumbhar in favor of Mr. Satish Madhukar Jagadale.	Photo Copy
3.	7/12 Extract of S.No.65/8/adhik/65/9/adhik/65/10,Plot No. 5, 7 & 8, Situated at Vaduj, Tal- Khatav, Dist-Satara Dtd. 24/07/2026.	Photo Copy
4.	Residential Final Lay out Plan & Order issued by Hon'ble C.E.O. Vaduj Nagarpanchayat Vaduj Dtd. 13/03/2025	Photo Copy

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

I have gone through the devolution All that piece and parcel of the bearing S.No.65/8/adhik/65/9/adhik/65/10,Plot No. 5, adm area 114.28 sq.mtr. & Plot No. 7 adm area 111.30 sq.mtr. & Plot No. 8 adm area 111.30 sq.mtr.,Situated at Vaduj, Tal- Khatav Dist-Satara within the limits of Tal Satara Registration Sub-district : Khatav/ Vaduj

On Perusal of various documents and while collating with the record of rights together with the said subject property is originally owned and possessed by Mr.Ashish Maruti Godase & others. (hereinafter referred as the said land owner)

The owner Mr.Ashish Maruti Godase & others has executed Regd. Sale Deed of Gat No. 65/8, Situated at Vaduj, Tal- Khatav Dist-Satara In favor of Mr. Makarand Umakant Bodake & Mr. Manoj Ramchandra Kumbhar on Dtd. 17/12/2024 which is at Serial No. 4657/2024 Registered in the Sub- Registrar Khatav/ Vaduj and Accordingly name of Mr. Makarand Umakant Bodake & Mr. Manoj Ramchandra Kumbhar were entered into the Record of Rights.

The owners submitted an application for Residential Plots and they also submitted Lay out Plan to Concern Authority and the Hon'ble C.E.O. Vaduj Nagarpanchayat Vaduj granted Final Residential lay out Plan & Order Vide its Order Dtd. 13/03/2025 and New 7/12 Extract were opened for each Plot .

Mr. Satish Madhukar Jagadale & Mrs. Mrunali Satish Jagadale decided to purchase from Mr. Makarand Umakant Bodake & Mr. Manoj Ramchandra Kumbhar & to take loan from our financial institution of the said property of i.e. All that piece and parcel bearing S.No.65/8/adhik/65/9/adhik/65/10,Plot No. 5, adm area 114.28 sq.mtr. & Plot No. 7 adm area 111.30 sq.mtr. & Plot No. 8 adm area 111.30 sq.mtr.,Situated at Vaduj, Tal- Khatav Dist-Satara within the limits of Tal Satara Registration Sub-district:Khatav/ Vaduj has clear, perfect, absolute & a marketable. The property in

question is free from all encumbrances & loan can be granted to Borrower by creating a charge of the said property.

We have perused the documents forwarded to us and have got relevant and available records verified at Online Govt. Site of IGR Maharashtra for the 13 year for the year 2014-2026 on date 29/09/2026 Vide Receipt No . 1115508630 .

PART IV:

**EVIDENCE OF THE TITLE OF
PROPERTY:**

5.1	Whether provisions of urban land ceiling act are applicable?	No
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
5.4	Whether the user land has been converted into Non-Agricultural for Residential use by the order of the competent Authority?	Yes
5.5	Whether up to date tax/land revenue has been paid in respect of the property?	N.A
5.6	Whether all original documents for last 13/30 years have been scrutinized; if not give reasons?	N.A
5.7	Whether required documents are available for creating mortgage?	Yes
5.8	Whether all the previous owners of the property had the right and competency to transfer the property?	Yes
5.9	Whether the proposed mortgage by deposit of title deeds is possible?	Yes
5.10	What is the tenure of the land; if it is leased?	No
5.11	Whether the land is Adivasi (tribal) land?	No

5.12	Whether the land /property are joint family property?	No
5.13	Whether SARFAESI Act applicable?	Yes
5.14	Is land/property/flat being subject to any reservations /acquisitions/requisitions?	No
5.15	Whether the property has been transferred by a power of attorney (POA) holder of the original landowner in favour of the loan applicant?	No
5.16	Whether the said POA holder has/had authority to sell the property under POA? No	No
5.17	Whether POA as recorded in 5.15 is registered?	No
5.18	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 -	No
5.19	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	No
5.20	Whether Search Report is obtained and submitted Search Report Details :- ---- Search Conducted Years :- 13 Years Name of the Advocate / Search :- Adv. R. C. Khairmode Search Report Date :- 29/09/2026 Note :- ----	Yes
5.21	Whether EC is obtained? EC Details :- No. of Years EC Obtained :-	No

	Any Encumbrance to Specify :- EC Applied by	
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PART VI: CERTIFICATE:

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

I/We further certify that Mr. Manoj Ramchandra Kumbhar & Mr. Makarand Umakant Bodake has/would derive valid, not clear, marketable and unencumbered title in the property/ies stated above .

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower / Co –Borrower Mr. Satish Madhukar Jagadale & Mrs. Mrunali Satish Jagadale.

The following original documents to be collected by ICICI HFC for creation of registered/equitable mortgage of the said property: -

Following documents needs to be submitted prior to disbursal of loan

Sr. No	Date, Particulars, Party(s) & Description of the Documents	Indicate whether Original / certified Photocopy / true copy
1	Latest 7/12 Extract of S.No.65/8/adhik/65/9/adhik/65/10,Plot No. 5, 7 & 8, Situated at Vaduj, Tal- Khatav, Dist-Satara (Within 3 Months)	Photo Copy
2	Residential Final Lay out Plan & Order issued by Hon'ble C.E.O. Vaduj Nagarpanchayat Vaduj Dtd. 13/03/2025	Photo Copy

3	Regd. Sale Deed executed by Mr.Ashish Maruti Godase & others in favor of Mr. Makarand Ramakant Bodake & Mr. Manoj Ramchandra Kumbhar Dtd.17/12/2024 at Serial No.4657/2024 which is Registered in Sub- Registrar Khatav/ Vaduj along with Index II & RR.	Photo Copy
4	Draft Sale Deed executed by Mr. Makarand Ramakant Bodake & Mr. Manoj Ramchandra Kumbhar in favor of Mr. Satish Madhukar Jagadale.	Draft Copy

Following documents needs to be submitted at the time of disbursement of the loan:-

Sr. No.	Date, Particulars, Party(s) & Description of the Documents	Indicate whether Original/certified Photocopy / true copy
1	Regd. Sale Deed executed by Mr. Makarand Ramakant Bodake & Mr. Manoj Ramchandra Kumbhar in favor of Mr. Satish Madhukar Jagadale along with Index II & RR.	Original

Following documents needs to be submitted at the time of post disbursal of the loan:-

Sr. No	Date, Particulars, Party(s) & Description of the Documents	Indicate whether Original /Certified Photocopy / true copy
NIL	NIL	NIL

REMARKS	No
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**KHAIRA
MODE
RAHUL
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**Yours Faithfully,
Adv. Rahul C. Khairmode**

(The Present report is prepared as per best of my knowledge and ability and on the basis of the documents submitted and instructions given to me. It is presumed that the submitted documents and information given is genuine. Though the search has been carried out and I do not claim authenticity of the search. Except the addressee herein no person including person claiming to address can claim the report submitted all documents are returned herewith without keeping copy of it. For any other further clarification on any issue, you shall submit all the documents which I have persued. Therefore report also can not call as conclusive.)

Adv. Rahul Chandrakant Khairmode
B. S. L., LL.B
Notary (Govt. Of India)

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Darshan Apartment, Jakatwadi, Satara – 415002

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Near Renukha Mandir, Satara - 415002
Mob – 9923640004
khairmode.rahul@gmail.com

SEARCH REPORT

To,
The Credit Manager,
Home Finance Ltd,
Satara.

Date: 29/09/2026

Loan Application No.- 77000360977

Search Report in respect of the file of Mr. Satish Madhukar Jagadale

DESCRIPTION OF THE PROPERTY:-

All piece & parcel of land Bearing S.No.65/8/adhik/65/9/adhik/65/10,Plot No. 5, adm area 114.28 sq.mtr. & Plot No. 7 adm area 111.30 sq.mtr. & Plot No. 8 adm area 111.30 sq.mtr.,Situating at Vaduj, Tal- Khatav Dist-Satara within the limits of Tal Satara Registration Sub-district : Khatav/ Vaduj

We have taken online paid e-search in respect of the above referred property from the website www.igrmaharashtra.gov.in since year 2014 to 2026 GRN No. 1115508630 dated 29/09/2026. We have gone through the available Index II and on the basis of available information on the website of www.igrmaharashtra.gov.in, we hereby submit our report which is under:-

Year	Transactions	Entries
2014	available Index are checked	NIL
2015	available Index are checked	NIL
2016	available Index are checked	NIL
2017	available Index are checked	NIL
2018	available Index are checked	NIL
2019	available Index are checked	NIL
2020	available Index are checked	NIL
2021	available Index are checked	NIL

2022	available Index are checked	NIL
2023	available Index are checked	NIL
2024	Regd. Sale Deed Dtd.17/12/2024 at Serial No.4657/2024	-----
2025	available Index are checked	NIL
2026	available Index are checked	NIL

(The Present report is prepared as per best of my knowledge and ability and on the basis of the documents submitted and instructions given to me. It is presumed that the submitted documents and information given is genuine. Though the search has been carried out and I do not claim authenticity of the search. Except the addressee herein no person including person claiming to address can claim the report submitted all documents are returned herewith without keeping copy of it. For any other further clarification on any issue, you shall submit all the documents which I have perused. Therefore report also can not call as conclusive.)

Yours Faithfully,

KHAIRAM Digitally signed
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RAHUL C RAHUL C
Date: 2026.09.29
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Adv. Rahul C. Khairmode