PROPERTY LEGAL VERIFICATION

Sample Report – Comprehensive Legal & Documentary Due Diligence

Comprehensive Due Diligence Report

Report Type	Comprehensive Legal & Documentary Due Diligence
Project Name	Enclave Heights
Location	Mumbai
Client	Mr.BCD

1. Project Overview

Developer / Promoter	M/s.Group Developers
Project Type	Residential / Group Housing
Nature of Scheme	Residential Project
Project Address	Plot No.1, 2 & 3. M G Road, Mumbai
MahaRERA	PM510000000
RERA Registration	01/08/2026
RERA Completion Date	31/12/2029
Planning Authority	BMC
Project Bank	XYZ Bank Ltd.

2. Land / Property & Title Structure

- First property: Records show ABC Condominium as owner, with the developer holding development rights under the Development Agreement dated 01.07.2026 and Power of Attorney dated 01.07.2026.
- Second property: Records show the developer as owner pursuant to a Conveyance Deed dated 01.01.2020.
- Third property: Records show the XYZ family members as owners, with the developer appointed under a Development Agreement dated 30.06.2023.
- The records clear and marketable title/development rights for the relevant properties, subject to the qualifications and document gaps identified in the report.

3. Material Discrepancies & Open Items

Issue	Source Finding	Action Required
Plot No.1 area	Title report approx. 822 sq. mtrs.; Property Card records 623.40 sq. mtrs.	Obtain Property Cards for Plot No.3 and reconcile the area.

Issue	Source Finding	Action Required
Plot No.3 area	Legal report 1,076.90 sq. mtrs.; promoter clarification 1,076.45 sq. mtrs.	Reconcile the approx. 0.45 sq. mtr. difference.
Development Agreement timeline	Approx. 30 months + 6 months grace period requires reconciliation with RERA completion date of 31/12/2029.	Verify any extension/amendment and relevant consent/resolution.
CFO / Fire NOC	Fire NOC Missing; SRA requires CFO NOC at relevant stage.	Obtain and verify the applicable CFO / Fire NOC.
Civil Aviation / AAI	Airport Authority of India (AAI) NOC missing.	Obtain and verify the applicable clearance.
Draft Agreement for Sale	Not supplied.	Review the buyer-specific Agreement for Sale before substantial booking/payment.

4. Statutory / Project Compliance

- The project is under the BMC framework and the BMC IOA dated 18/03/2026 approves the proposed sale building under applicable DCPR 2034 provisions.
- The Commencement Certificate record shows progressive extension/re-endorsement, with the 27/03/2026 endorsement covering construction through the 10th upper floor and further CC for the remaining portion as per amended plans.
- The CFO/Fire NOC and Civil Aviation/AAI clearance is missing document set.
- The project is under construction and an Occupancy Certificate was not available in the reviewed material.

5. RERA & Financing

- MahaRERA Registration No. PM510000000. Current certificate dated 01/08/2026 records completion date 31/12/2029.
- The supplied report records RERA-designated collection, separate and transaction accounts with HDFC Bank and notes that HDFC confirmed the accounts.
- The promoter undertaking states that no secured or unsecured finance has been availed by mortgaging the land/building/flats.
- The supplied legal search reports no litigation or encumbrances for the stated search period. A fresh search immediately before registration was recommended.

6. Parking & Layout

The approved building plan provides 53 car parking spaces against a stated requirement of 36. The source report recommends cross-checking the latest sanctioned plan, RERA parking statement and Agreement for Sale. Because the project involves multiple CTS numbers and amalgamation, the latest SRA-approved/amended plan should be relied upon rather than an older standalone layout sheet.

7. Overall Risk Assessment

Area	Assessment
Basic title structure	Generally satisfactory based on supplied title report
Developer's development rights	Generally established through registered documents

Plot No.1 & 3	Area/document reconciliation required
Litigation	No litigation reported in supplied title search
Encumbrances	No encumbrances reported in supplied title search
RERA	Registered; completion date 31/12/2029
BMC IOA	Available
Commencement Certificate	Progressively extended; full extent to be verified
CFO / Fire NOC	Fire NOC Missing.
Civil Aviation NOC	Height Clerance from AAI Missing.
OC	Not available; project under construction
Agreement for Sale	Not supplied; buyer-specific contractual risk remains to be assessed
Overall	**CAUTION / CONDITIONAL PROCEED**

8. Recommendations Before Booking / Agreement for Sale

- Obtain updated Property Cards, CTS plans, mutation entries, subdivision records, amalgamation order and latest title search.
- Reconcile the identified Plot area discrepancies.
- Verify the Development Agreements, corresponding POAs, amendments, supplemental agreements, resolutions and consents.
- Reconcile the contractual completion period with the RERA completion date.
- Verify the latest endorsed Commencement Certificate against sanctioned plans and actual site construction.
- Obtain and verify CFO / Fire NOC and applicable Civil Aviation / AAI clearance.
- Review the Draft Agreement for Sale before substantial booking payment.
- Ensure purchaser payments are made through the appropriate RERA-designated banking mechanism.
- Ensure parking commitments are expressly reflected in the Agreement for Sale, where applicable.

9. Final Conclusion

Based on the supplied documents, the project has a substantially documented title and development-right structure, and the supplied advocate title report records clear and marketable title/development rights with no reported litigation or encumbrances for the stated search. However, the source report specifically states that the project should not be treated as completely risk-free or as having an unconditional clean status.

Final Opinion: The project may be considered for further purchase evaluation, but the purchaser should proceed on a **CONDITIONAL** basis. Execution/registration of the Agreement for Sale should preferably occur only after the material approval and documentary discrepancies are satisfactorily resolved or appropriately protected through contractual conditions, representations, warranties, indemnities and refund/termination provisions.

10. Disclaimer

This sample is based on the supplied due diligence report. It is intended as a legal/documentary due diligence assessment and should not be construed as an absolute title guarantee, valuation report, structural certification, architectural certification or guarantee of future regulatory approvals. Where documents were not supplied, the matter is identified as pending / requiring verification rather than assumed to be compliant.