To, Date:- <<<PRINTDATE>>>

Piramal Capital & Housing Finance Limited

Second Floor, Piramal Tower, Ganpatrao Kadam Marg,

Lower Parel, Mumbai, Maharashtra- 400013

Dear Sir,

Re: Permission to mortgage Flat No. **<<<UNITNAME>>>** on the First floor of the building proposed to be named as “**<<<PROJECTNAME>>>**” situated at **<<<Project\_Address>>>**.

1. This is to confirm that we have allotted / sold Flat No **<<<UNITNAME>>>** admeasuring **<<<AREA3>>> sq. ft** (carpet area) on the First floor of the building known as “**<<<PROJECTNAME>>>**” situated at **<<<Project\_Address>>>** (“Flat”) under construction / constructed by us to **<<<APPLICANTTITLE>>><<<CUSTOMERNAME>>>** Purchaser(s)) for a total consideration of INR **<<<Total\_Agg\_GST>>> (<<<Total\_Agg\_GST\_TEXT>>>)** under an Agreement for Sale /Sale Deed/**Allotment Letter** dated  **<<<AGREEMENTDATE>>>**
2. We confirm that we have obtained necessary permissions / approvals / sanctions for constructions of the said building from all the concerned competent authorities and the construction of the building is in accordance with the approved plans.
3. We have complied with the provisions of the Real Estate and Regulation & Development Act, 2016.
4. We assure that the said Flat as well as the said building and the land appurtenant thereto are not subject to any encumbrance, charge or liability of any kind whatsoever and that the entire property is free and marketable. We have a clear, legal, and marketable title to the said property and every part thereof.
5. We are aware that said Purchaser(s) has approached Piramal Capital & Housing Finance Limited, [formerly known as Piramal Housing Finance Limited] (“**Lender**”) for a loan for purchasing / acquiring the said Flat and that the Lender has agreed to sanction / grant the loan of INR. /- (“**Loan**”) to the Purchaser(s) to purchase / acquire the above Flat and the said Purchaser(s) has agreed to mortgage the said Flat in your favour.
6. We hereby confirm that we have no objection to the Purchaser(s) mortgaging the said Flat in favour of the Lender by way of security for repayment of the said Loan.
7. Notwithstanding anything to the contrary contained in the said Agreement for Sale/Sale Deed/Allotment Letter,
8. we hereby agree to note the aforesaid charge in our books in respect of the said Flat and the said Purchaser(s) will not be permitted to transfer, assign, sell off / cancel or in any other way / manner deal with the said Flat, prejudicial to the interest of the aforesaid mortgagee without the prior written consent of the aforesaid mortgagee.
9. We undertake to form a Co-Operative Society / Condominium under the Apartment Ownership Act of the premises / flat holders in the aforesaid building within the statutory period. And we agree to inform and give proper notice to the Co-Operative Society / Condominium as and when formed, about and said Flat being so mortgaged to you.
10. We further agree that in case the Agreement for sale of the Flat/Sale deed/ Allotment Letter executed between ourselves and the said Purchaser(s) is terminated or otherwise the Flat purchase transaction is cancelled on account of non-payment of own contribution or for any reason whatsoever, then the Lender shall have priority over the sum or sums of money advanced to the said Purchaser(s) and paid to us, and we hereby undertake to forthwith refund to you without demur, such sum/sums of money paid to us.

Yours faithfully,

**<<<COMPANYNAME>>>**

 **<<<Site\_ContactNo>>>**

Authorised Signatory & Seal