**PERMISSION TO MORTGAGE**

IIFL Home Finance Limited\* Date:

India Infoline Finance Limited

Regd office: IIFL House,

Sun Infotech Park Road No. 16V,

Plot No. B-23, Thane Industrial Area,

Wagle Estate, Thane – 400604.

(hereinafter referred to as “**IIFL HFL”**)

**Subject:** **Permission to Mortgage / No Objection**

**Property Address:** “**SHUBHASHRAY UPTOWN PHASE IV at** **Khasra No. 744 to 746, 750 to 760 , Village- DHIRIYAWAS , Alwar - 313605 Rajasthan** bearing **Unit No J-101** (herein after referred as the “**said property**”). Name of the Property owner/Applicant: Miss.Swati Gusain D/O- Tej Pal Singh R/o 200A, 1st Floor, Duggal Housing Complex School Road, Khanpur, Pushpa Bhawan S.O, South Delhi, Delhi- 110062, bearing Aadhar No. 391043703411, and PAN No. ALOPG9421E and Co-applicant bearing Aadhar No. , and PAN No. R/o (hereinafter referred as the “**said Owner/Applicant**”).

Sir/Madam,

This is to confirm that we have sold the said property to the above said Owner/Applicant.

We confirm that we have obtained necessary permissions/approvals/sanctions for construction of the said building from all the concerned competent authorities, and the construction of the building as well as of the property are in accordance with the approved plans. We have not made any sub divisions in the property after the plans have been approved by the Municipal Corporation/ Authority concerned. The property is meant for residential/commercial purposes as per the sanctioned plan.

We assure you that the said property, 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.

We are aware that the said Owner/Applicant has approached IIFL HFL for a loan for purchasing/acquiring the said property and/or against the said property that you have agreed to sanction / grant the said loan to the said Owner/Applicant to purchase/ acquire the above property, and the said Owner/Applicant has agreed to mortgage the said property in favour of IIFL HFL as security for the said loan.

We hereby confirm that we have “No Objection” to the said Owner/Applicant mortgaging the said property to IIFL HFL/IIFL by way of security for repayment of the said loan.

And notwithstanding anything to the contrary contained in the said Agreement for sale, we hereby agree to note your charge in our books in respect of the said property and the said Owner/Applicant will not be permitted to cancel, transfer, assign, sell off or in any other way/manner deal with the said property prejudicial to the interest of IIFL HFL/IIFL without the prior written consent of IIFL HFL.

We hereby confirm that in case of termination of agreement for sale of flat/premises executed between ourselves and the said Owner/Applicant or otherwise the apartment purchase transaction is cancelled on account of non-payment of own contribution or default in loan repayment of loan amount or for any reason whatsoever, then IIFL HFL/IIFL shall have priority over the sum or sums of money disbursed as loan to the said Purchaser and the amount received from the said Owner/Applicant except for non-refundable earnest money, i.e., 10% of Total Sale Price, as agreed under Agreement for Sale. We, hereby, undertake to forthwith refund to IIFL HFL without demur, such sum/ sums of money paid to us by IIFL HFL and the said Owner/Applicant.

We undertake that as soon as the registration formalities are completed, we will send the registry documents to IIFL HFL directly to the address of IIFL HFL as mentioned above. We also undertake to inform and give proper notice to the co-operative housing society as and when formed, about the property being so mortgaged.

Yours faithfully,

**PURE AWAS BUILDERS LLP**

 **Sachin Kumar**

 (Authorized Signatory)