

USUFRUCTUARY MORTGAGE DEED

KNOW ALL MEN by this 'Mortgage' deed executed on \_\_\_\_\_ between  
.....  
\_\_\_\_\_ aged ..... residing at  
..... herein after  
called the MORTGAGOR.

AND

\_\_\_\_\_ aged ..... Years residing at  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_ herein after called the MORTGAGE.

WHEREAS the Mortgagor purchased a house situated  
at \_\_\_\_\_  
\_\_\_\_\_ (Location of the house) more specifically  
described in the Schedule attached hitherto, by his self earnings as an  
Advocate.

AND WHEREAS the Mortgagor hereby mortgages the above said house  
to the buyer for a loan amount of Rs. ....  
(Rupees.....  
.....only) the need of money being for his family expenses  
and for the marriage of his daughter.

Now This Deed Witnesseth:

1. That the Mortgagor hereby in lieu of interest for the said loan amount, gives possession of the said house for a period of .... years and thus transfers limited ownership of the property to the mortgagee.
2. That the mortgagee has the right to receive rent, pay taxes, occupy, possess, enjoy and lease the property subject to the provision of redemption but not to mortgage or sell the property.

3. That the mortgagor promises to pay back the mortgage loan to the mortgagee immediately after expiry of the mortgage and that the mortgagee promises to give back the possession of the house and title deeds to the mortgagor, immediately on receipt of the mortgaged money from the mortgagor.
4. That the mortgagor hereby declares that there is no encumbrance in the property and indemnifies the mortgagee against any loss arising due to any such encumbrance in the said property.
5. That the mortgagor has received Rs.....only (Rupees..... only) as loan from the mortgagee of the property.

IN WITNESS WHEREOF, the Mortgagor and the Mortgagee hitherto have signed on ..... at ..... before the Sub Registrar's Office  
 .....

Schedule of the property

- East :  
 West :  
 North :  
 South:

(Signature of the Mortgagor)

(Signature of the Mortgage)

WITNESSES:

- 1.
- 2.

SIMPLE MORTGAGE DEED

NOW ALL MEN by this 'Mortgage' deed executed on ..... between ..... aged .....years ..... residing at ..... herein after called the MORTGAGOR.

AND

..... aged .....years...o ..... residing at ..... (Address of the Mortgagee) herein after called the MORTGAGEE.

WHEREAS the Mortgagor purchased a house situated at .... (Location of the house) more specifically described in the Schedule attached hitherto, by his self earnings as an Advocate.

AND WHEREAS the Mortgagor hereby mortgages the above said house to the buyer for a loan amount of Rs. .... (Rupees .....only) the need of money being for his family expenses and for the marriage of his daughter.

Now this deed witnesseth:

1. That the mortgagor hereby mortgages the said property by transferring the title deeds of the property to the mortgagee and creating a limited ownership to the mortgagee in the property
2. That the mortgagor agrees to pay an interest at the rate of ..... % per annum for the mortgage money received from the mortgagee.
3. That the period of mortgagor is for .... Years and that the mortgagor promises to pay back the mortgage money together with interest at the rate specified above to the mortgagee immediately after the expiry of the said mortgage period and that the mortgagee promises to give back the title deeds to the mortgagor immediately on receipt of the mortgaged money from the mortgagor.
4. That the mortgagor hereby declares that there is no encumbrance in the property and indemnifies the mortgagee against any loss arising due to any

such encumbrance in the said property.

- IN WITNESS WHEREOF, the Mortgagor and the Mortgagee hitherto have signed on ..... (date) at ..... (Place) before the Sub Registrar's Office ..... (Place of location of the Registrar's Office)

#### SCHEDULE OF THE PROPERTY

East :

West :

North : Fill up boundaries of the property.

South:

(Signature of the Mortgagor)

(Signature of the Mortgage)

WITNESSES:

1.(Signature and address of the witness)

2. Signature and address of the witness)