

## DECLARATION

I/WE. .... son/daughter of .....  
as Sole/First Borrower and ..... son/daughter of  
..... as Co-Borrower-1 and .....  
son/daughter of ..... as Co-Borrower-2, residing at  
..... do hereby declare, confirm and  
affirm as under:

1. That I/we am/are availing a Housing Loan/Non-Housing Loan from M/s. Sahara Housingfina Corporation Limited, an existing company under the provisions of the Companies Act, 2013, having its registered & corporate office at 46, Dr Sundari Mohan Avenue, Kolkata-700 014 (hereinafter referred to as the '**Said SHCL**') and consequently, a **Loan Agreement dated DD/MM/YYYY** has been executed by and between us and the said SHCL.
2. That in order to secure the aforesaid loan, we intend to create a mortgage of the property which is being described in the Schedule written hereunder and hereinafter referred to as the '**Said Mortgaged Properties**'.
3. I/We hereby confirm and record that in case of unfortunate demise of any one of us, the other co-borrower/co-mortgagor will be entitled to receive all the documents relating to the said mortgaged properties from

the said SHCL on repayment of the loan in full and final to the satisfaction of the said SHCL.

4. That in case of unfortunate demise of both/all of us, after the repayment of the loan in full but before obtaining delivery of the documents of said mortgaged properties original from the said SHCL, our respective legal heirs shall be entitled to receive such documents in case of intestate succession or the Executor/Executrix in case of testate succession pursuant to compliance of the company's guidelines in this respect.

### **Schedule**

**all that**

(Complete Property Details)

(Declarant)

(Declarant)

(Declarant)

(Name-Sole/First Borrower)

(Name-2<sup>nd</sup> Borrower)

(Name-3<sup>rd</sup> Borrower)

Witness:

1) *(Witness - 1 : Signature, Name and Full Address)*

2) *(Witness - 2 : Signature, Name and Full Address)*

Date :

Place :