

# Schedule I Articles 41-45 - Mortgage, Notarial, Protest and Partition

**Mapped:** Art.41, Art.42, Art.43, Art.44, Art.45

## Two-minute rule

Classify each instrument by legal substance, State schedule, exemptions, market value and composite-document rules before quoting duty.

## Decision sequence

1. Instrument substance and linked documents. 2. State/UT and execution/place/property. 3. Article, value, rate, surcharge and concession. 4. Adjudication/payment mode. 5. Execution/cancellation/registration. 6. Cure/refund/remedy.

## Practical scenario

A financing package includes facility, guarantee, hypothecation, title-deed deposit, escrow and further-charge documents. The team must distinguish secured amount, ancillary instruments, caps and State-specific mortgage articles.

## Evidence pack

Act/Schedule/Gazette; State amendments; value working; authority; final instrument; certificate verification; registration; accounting; deficit/refund/appeal chronology.

## Red flags

Wrong State; outdated online rate; document splitting; hidden consideration; invalid e-stamp; execution before stamping; uncanceled adhesive; missing adjudication; assumed exemption; missing original.

## Legal-use note

Verify current signed Gazette, State rate schedule, market-value rule and authorised payment method.