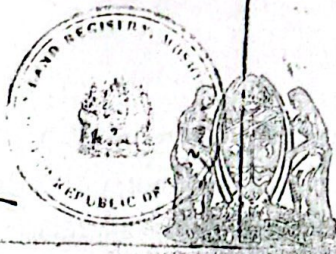


10-8-2
A
Asst. Registrar of Titles



and Revenue Receipt No. 1322145

of 19.2.97

L.O. No. 111/11

AR/7017

Asst. Registrar of Titles

L.O. No. 111/11

Stamp Duty Shs. 3190/- Paid

an Original Revenue Receipt No. 1322145 of 19.2.97

THE UNITED REPUBLIC OF TANZANIA

CERTIFICATE OF OCCUPANCY

(Section 9 of the Land Ordinance)

Asst. Registrar of Titles

The 24th day of August One thousand

nine hundred and ninety eight

Title No. 13897 LAND REGISTRY, MOSHI

THIS IS TO CERTIFY that GULAHABBAS GULAHALI VIRJEE and MUNTAZIR GULAHALI VIRJEE of P.O. Box 2665 ARUSHA

(hereinafter called "the Occupier; are entitled to a Right of Occupancy (hereinafter called "the Right") in and over the Land described in the Schedule hereto (hereinafter called "the Land") as joint tenants/as tenants in common in equal shares for a term of ninety nine years from the first day of

July One thousand nine hundred and ninety five according to the true intent and meaning of the Land Ordinance and subject to the provisions thereof and to any regulations made thereunder and to any enactment in substitution therefor or amendment thereof and to the following special conditions:—

1. The Occupier having paid rent up to the thirtieth day of June, 1996, shall thereafter pay rent of shillings sixty seven thousand seven hundred and thirty three (Shs. 67,783/-) a year in advance on the first day of July in every year of the term without any deduction PROVIDED that the rent may be revised by the Minister for the time being responsible for Lands (hereinafter called "the Minister") on the first day of July in each of the years 2005, 2015, 2025, 2035, 2045, 2055, 2065, 2075 and 2085 or within three years thereafter in each case.

2. The Occupier shall:—

- (i) Erect on the land buildings (hereinafter called "the buildings") in permanent materials designed for use in accordance with the conditions of the Right and which conform to the building line (if any) decided by the Arusha Municipal Council (hereinafter called "the Authority");
- (ii) By the thirty first day of December 1996, submit to the Authority such plans for the buildings (including block plans showing the position of the buildings) and such drawings, elevations and specifications of them as will satisfy the Authority and as are in accordance with the building condition in sub-paragraph (i) above which said plans and specifications shall be submitted in triplicate;
- (iii) Within six months from the date of notification by the Authority of approval of the plans and specifications referred to in sub-paragraph (ii) above begin building on the land in accordance with such plans and specifications;
- (iv) Complete the buildings according to the plans and specifications so that they are ready for use and occupation by the thirtieth day of June 1998;
- (v) At all times during the term after the thirtieth day of June 1998, have on the land buildings as approved by the Authority and maintain them in good order and repair to the satisfaction of the Commissioner for Lands (hereinafter called "the Commissioner");

(vi) Not erect or commence to erect on the land any building except in accordance with building plans and specifications which shall have been first approved by the Authority as hereinbefore provided;

(vii) Be responsible for the protection of all beacons on the land throughout the term of the Right. Missing beacons will have to be re-established at any time at the Occupier's expenses as assessed by the Commissioner for Surveys and Mapping.

Approval of plans of any building by the Authority shall not imply that the construction of such a building will satisfy the Occupier's obligation under the conditions of the Right and shall not imply waiver of modification of any condition in the Right.

3.—(i) The Occupier shall not subdivide the land or assign, sublet or otherwise dispose of or deal with the whole or any part of it or of any building on it without the previous written consent of the Commissioner PROVIDED that after condition 2(iv) has been complied with by the Occupier the consent of the Commissioner shall not be necessary:—

to a single sub-letting of the whole of the land where the sub-lease contains conditions sufficient to ensure compliance with the conditions of the Right;

to a sub-letting of the whole of the land or of the whole or any part of any building on it where the sub-lease contains conditions sufficient to ensure compliance with the conditions of the Right.

(ii) Occupation or use of the whole or any part of the land of buildings on it by any person other than the Occupier or their employees agents contractors or members of the household shall be deemed a dealing with the land or buildings.

4. Except as hereinbefore provided the Commissioner shall have an absolute discretion to give or withhold consent under condition 3(i). Any dealing or agreement (other than a mortgage or charge) entered into before compliance with condition 2(iv) will not receive consent except in special circumstances of which the Commissioner shall be the sole judge.

5. The Occupier shall pay to the Minister on demand made by the Commissioner on his behalf:—

- (i) any further fees or stamp duties which may be discovered to be payable by the Occupier in connection with the Right;
- (ii) an amount equal to any contribution in lieu of rates which may be payable by Government for the land during the term of the Right;
- (iii) such sum as the Commissioner shall assess as a proper share payable for the land of the cost of making up the road or improvement of same upon which the land fronts, abuts or adjoins, whether such demand is made before during or after such making or improvement thereof. This condition does not oblige the Government to make or improve roads.

6. The land and building or buildings to be erected thereon shall be used Residential and Places of Assembly. Use Group 'A' and classes (a) and (b) and Use Group 'J' use classes (a) and (b) as defined in the Town and Country Planning (Use Classes) Regulations, 1980.

7. The President may revoke the Right for good cause and in public interest.

SCHEDULE

All that land known as Plot No. 509 Block J, Mji Arusha Municipality containing the principal part four two (2.42) Hectar square feet shown for identification only edged on the plan attached to this Certificate and defined on the registered survey plan numbered _____ deposited at the Office of the Commissioner for Surveys and Mapping at Dar es Salaam.

GIVEN under my hand and seal and by Order of the Minister, the day and year first above written.

[Signature]
COMMISSIONER FOR LANDS

G P Dom

We the within-named GULABABU GULAMALI VIRJEE hereby accept the terms and conditions contained in the foregoing Certificate of Occupancy.

SIGNED and DELIVERED by the said GULABABU GULAMALI VIRJEE who is known to me personally/ identified to me by _____ the latter being known to me personally in my presence this

day of 22nd APRIL, 1998.
Signature:..... STATE ATTORNEY ARUSHA.

Postal Address: 3144- ARUSHA
Qualification: STATE ATTORNEY.

SIGNED and DELIVERED by the said HANAJAR GULAMALI VIRJEE who is known to me personally/ identified to me by _____ the latter being known to me personally in my presence this

day of 22nd APRIL, 1998.
Signature:..... STATE ATTORNEY ARUSHA.

Postal Address: 3144- ARUSHA
Qualification: STATE ATTORNEY.

ATTORNEY GENERALS CHAMBER
P. O. BOX 3144
ARUSHA - Tanzania

[Handwritten signature]

[Handwritten signature]

LAND REGISTRY, MOSHI

TRANSFER

Filed Document No. 21328

Date of registration 9-5-2007 time 1:00 P.m

To FIROZ ALI-HAJI SELEMANI 1/2 share
SAMINIA JAFFER ABUJALI 1/2 share
both of P.O. Box 7267 ARUSHA
(CONS. TSHS. 32,000,000/2)

Asst. Registrar of Titles

LAND REGISTRY, MOSHI

MORTGAGE

DISBURSED
FB 0059122
005-9-2007

Filed Document No. 21921 AT 9:00 AM

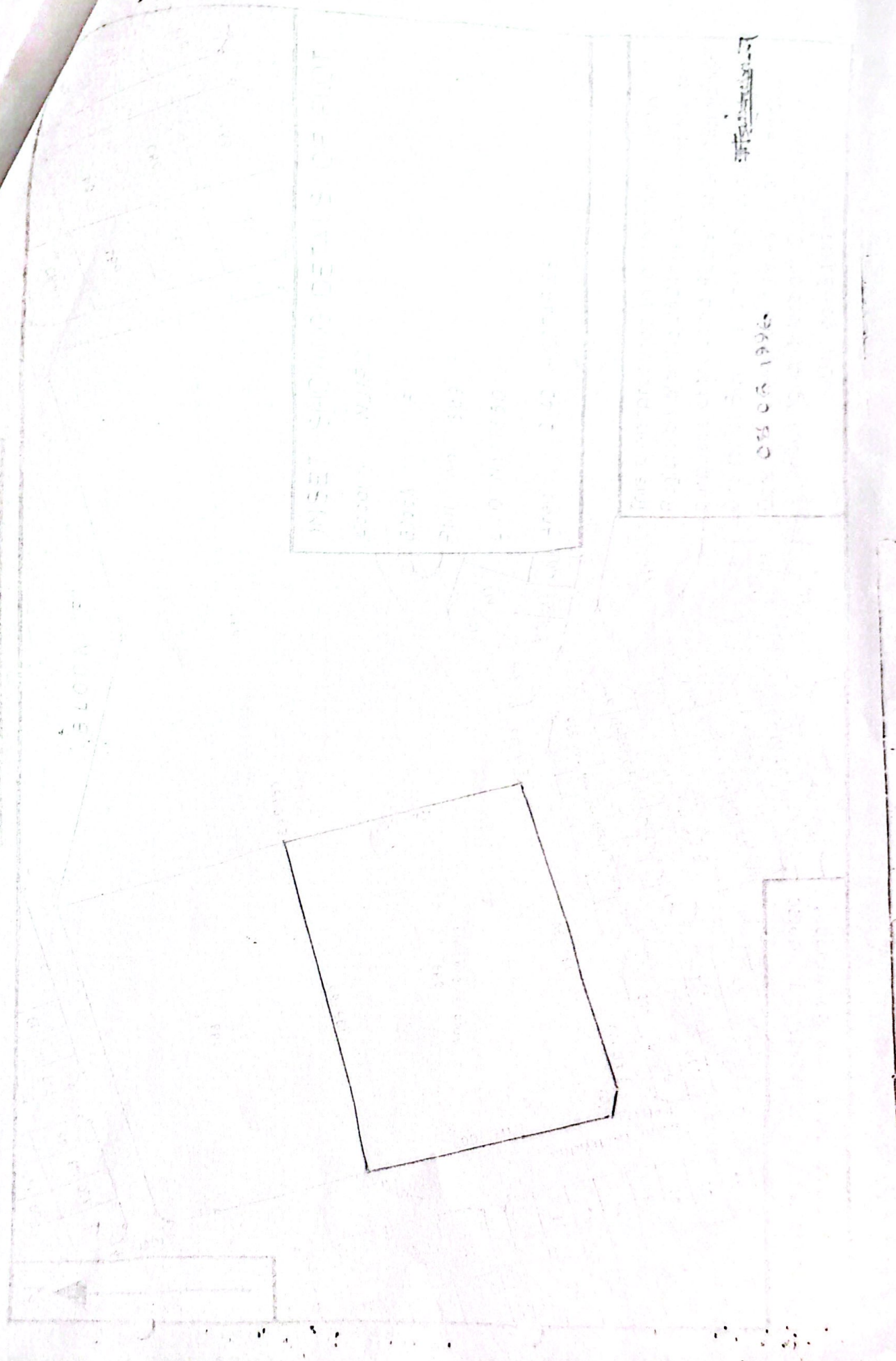
Date of registration 13-9-2007 time 1:00 P.m

AFRICAN BANKING CORPORATION
TANZANIA LIMITED (To secure -
USD. 722,249 (2) subject to the
fluctuations in the effective rate or
rates of exchange ruling in any given
date plus interest during the continuance
of a charge.

Asst. Registrar of Titles

ASST REG DE TITLES

ARUSHIA MUNICIPALITY



INSET SHOWING DETAILS OF PLOT
SECTION NUMBER
PLOT NO. 100
PLOT NO. 100
PLOT NO. 100
PLOT NO. 100

08.06.1996

YAMUUNGANO WA TANZANIA
REPUBLIC OF TANZANIA

MAADHRI YA SIPIKALI

FOOD RECEIPT



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Amount

One hundred and thirty three thousand

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