VERNACULAR DECLARATION		
I,		
1.	That Mr./Mrs./Miss	(relation)
2.	That I have read out and explained in vernacular the contents and nature of the loan agreement and all other documents signed by him/her for obtaining loan from Indiabulls Housing Finance Ltd. He/she is acknowledging the same.	
3.	That he/she signing in the vernacular all the documents and the agreements after understanding the same. His/her signature is dully attested by me herein under:-	
Soler	nnly affirmed at on this day of 200	06
	ature of Borrower/ Applicant	Signature of the Executant
Attes	ted	

Date:

Signature of the Executant