



Date: September 20, 2012

TO WHOM IT MAY CONCERN

This is to certify that I, Maulana Mufti Muneer Ahmed Akhoon has meticulously revised and reviewed the Ijara (Lease) contract owned by Ijaraloans, which will be used as a Financial contract for home loans. All Ijara (Lease) contracts and their process, terms and conditions mentioned therein have been confirmed to be in complete compliance to the rules of Shariah and thus Ijara (Lease) transactions based on their contract is considered permissible for the Muslims living in United States of America and Canada. It should be noted that other prominent scholars have previously sanctioned such a contract and process for firms that are providing Islamic financing to consumers.

I have approved Ijaraloans Ijara (Lease) transaction and their process and contracts. We wish them success in their endeavor to provide the Shariah compliant home loan services to our community.

Mufti Muneer Ahmed Akhoon,
Chairman
Al-Muneer Foundation, Inc.



Mufti Muneer Ahmed Akhoon
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بن: قطب وقت حضرت شيخ الحديث مولانا مفتي نیاز محمد تقی قدس سره
خليفة مجاز و فرزند نسبتی
شہید اسلام حضرت اقدس مولانا محمد یوسف لدھیانوی (نور اللہ مرقدہ)