



*We get the job done!*

## Certificate of Sharia Compliance

### Sharia Supervisory Board

The Sharia Supervisory Board (SSB) is constituted as a three-person independent subcommittee of the Islamic Finance Advisory Board (IFAB) of Stearns Bank National Association's Islamic Banking Services Division (IBSD). The SSB is engaged to issue *Fatawa* on all Sharia-related matters for financial products and services developed by the IBSD.

### Process and Basis for Sharia Certification

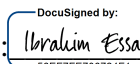
The purpose of this Sharia review is to confirm Sharia compliance as determined in the judgment of the SSB of the agreements, statements, processes and procedures related to following products:

- Real Estate Acquisition & Refinancing

The Sharia review involves obtaining evidence that demonstrates compliance with Sharia. The SSB determines such compliance considering the decisions of Islamic jurisprudence academies and the Sharia Standards of the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI).

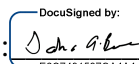
### Sharia Certification

The SSB has reviewed all related agreements, statements, processes and the procedures related to the IBSD Products, deliberated, and obtained sufficient appropriate evidence to issue this Certificate of Sharia Compliance. Therefore, we hereby certify in the SSB's determination that the IBSD Products are Sharia compliant.

By:  \_\_\_\_\_  
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Print: Mufti Ibrahim Essa

Chair of SSB

By:  \_\_\_\_\_  
DocuSigned by: E6C7491537CA4A4...

Print: Shaykh Taha Abdul Bassar

Member of SSB

By:  \_\_\_\_\_  
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Member of SSB

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