



October 4, 2006

To Whom It May Concern:

Many scholars may have at one point given an opinion that the conventional (interest based) mortgages may be permitted (under the category of "necessity") for people living in North America. However, these opinions were given at a time when there was no viable Islamic Home Financing alternative available.

It is the current opinion of The Fiqh Council of North America that with the advent of Islamic Home Financing companies accessible to most, Muslims must always prefer Islamic Home Financing (with authentic *fatwas* from reliable scholars), when available, to that of conventional mortgage financing.

Should you have any question please do not hesitate to contact us.

Sincerely,

Dr. Muzammil H. Siddiqi, Chairman
The Fiqh Council of North America