



ISLAMIC  
FINANCE  
ADVISORY

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

# Shari'ah Compliant Certificate

The Islamic Finance Advisory (IFA) certify the project:

## Gradual Home Ownership

Produced by the company Wayhome (Unmortgage Ltd)

Company No. 10395239

**Certification Number: 2463006-01**

**Date:** 18 Rajab 1445 (30th January 2024) | **Expiry:** 29th January 2025



**Shaykh Dr Sajid Umar**  
Chair, Panel of Scholars (IFA)

*Sajid Umar*

**Shaykh Fuad Abdo**  
Vice-Chair, Panel of Scholars (IFA)

*Fuad Abdo*

**Umer Suleman**  
CIF & CO

*Umer Suleman*