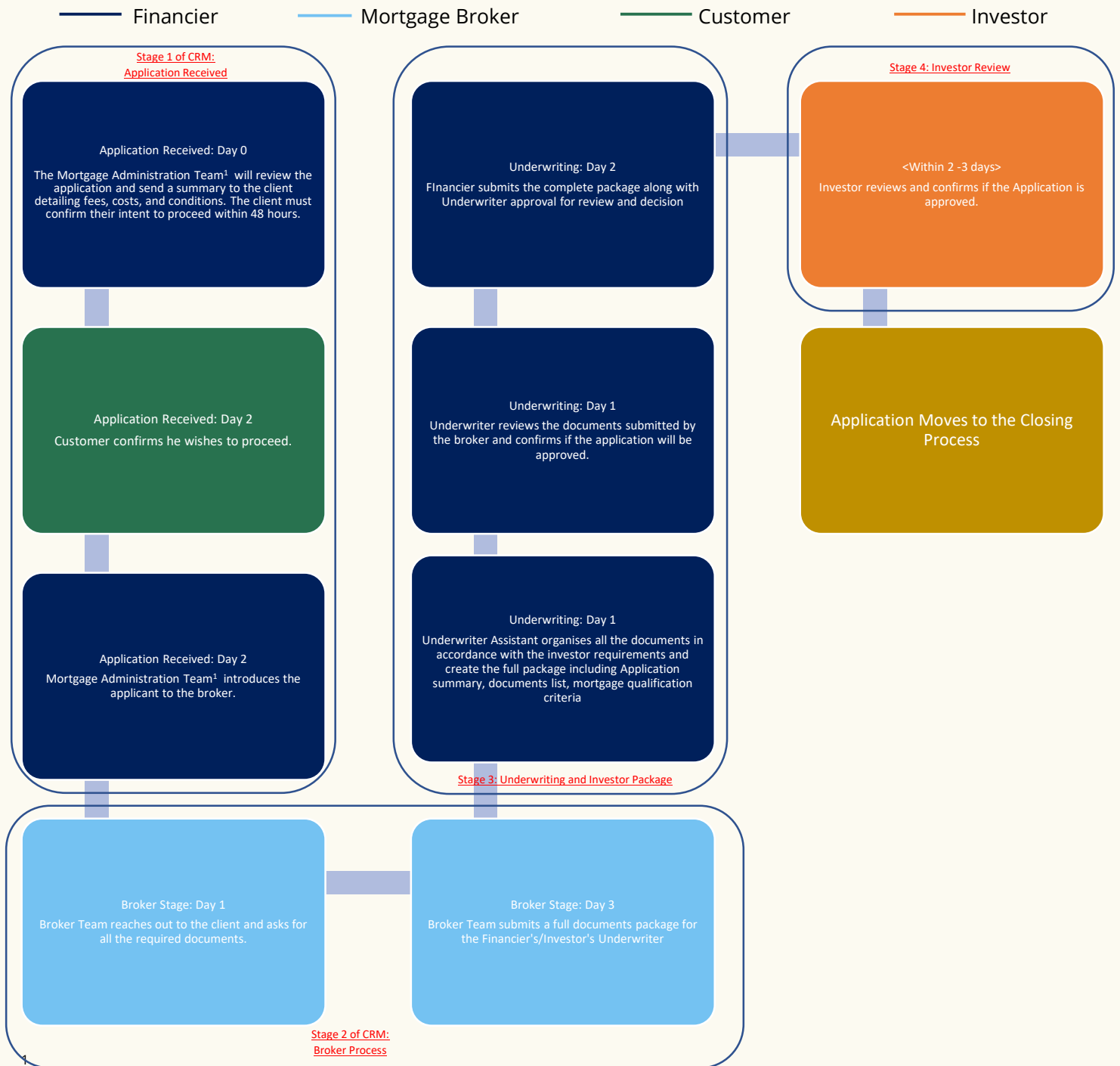


HALAL HOME FINANCING PRODUCT

Approval Process, Closing Process and Fees

Effective Date: 29th September 2025

APPROVAL PROCESS



¹ Mortgage Administration Team: The Financier's team is responsible for addressing clients' shariah queries and clearly explaining the halal mortgage process from start to finish before forwarding them to the broker for application processing and document collection.

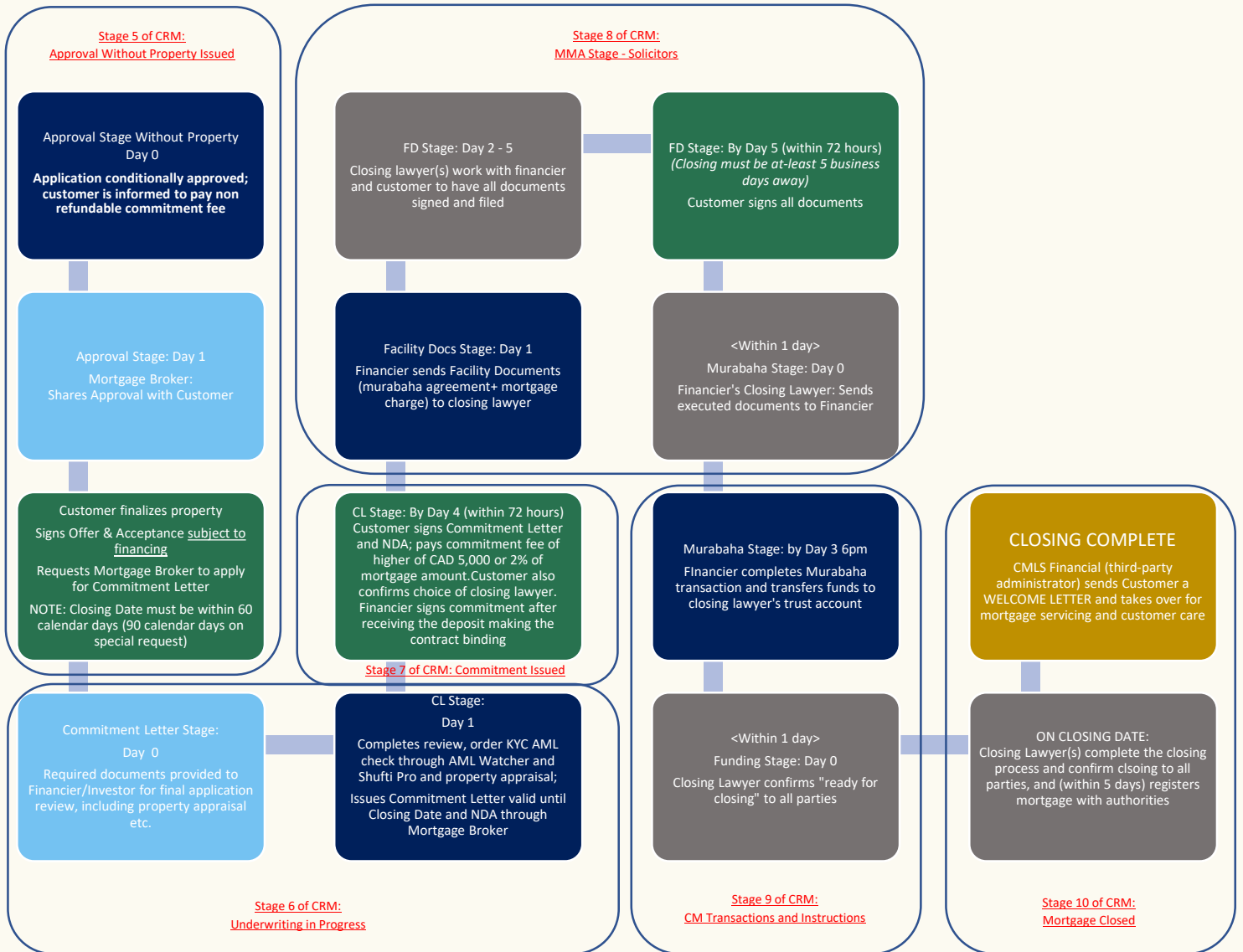
CLOSING PROCESS

Financier

Mortgage Broker

Customer

Solicitor



CLOSING FEES

Closing Costs:

Item	Fee	Note
Commitment Fee	CAD 5,000 or 2% of financed amount; whichever is higher. Minus CAD 2,500 if paid at the time of Pre-Approval	Required upfront at time of signing letter. Commitment letter is only binding once Financier has signed it after the Commitment fee and signed copy of the letter is received from the Applicant. If customer chooses to withdraw application and not continue with funding, this fee will be forfeit.
Lawyer Fees	<i>See below</i>	Customer pays all legal closing fees, which vary by Province
Appraisal Requirements	CAD300-700 + HST (Full Appraisal) CAD 50 (Purview)	A full appraisal is required for all properties. If it is an equity take / mortgage transfer the LTV would need to be below 50% and for new property purchase below 60%. If in-person appraisal can not be provided the Financier/Investor will require the most recent tax assessment value, and the LTV would be based on that value. In all other scenarios an in-person property appraisal is required. On Investor's discretion, if LTV is 50% or less, a Purview may be ordered in place of full appraisal.

Lawyer Fees:

Province	No of Lawyers Required	Approx Legal Fee <i>*(excluding statutory closing costs)</i>	Note:
ON	2	CAD 4,000	These are estimates only and actual fees may change depending on the work required on your file by the lawyer; these fees are charged by the lawyers during closing and are paid directly to them. Financier does not retain any portion of these fees.
MB/SK/AB	1	CAD 2,750	
QC	1	CAD 3,500	
NS/NB/NL	1	CAD 3,000	
BC	2	CAD 4,000	

New Lawyer Training Fees (Approx)	Approx CAD 5,000 +HST	If the customer wishes to use a lawyer that is NOT on Financier's recommended list, the new lawyer will require training and orientation re Financier's Facility Documents by financier's corporate counsel. The new lawyer will incur this fee, paid directly to Financier's/Investor's corporate counsel. Financier does not retain any portion of this fee.
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