



Fatwa

SHAPE Profit Sharing Deposit™ - Profit Sharing Insured Deposit

July 2005

We the Ethical Advisory Board of SHAPE™ Financial Corp. have examined the methods of the SHAPE Profit Sharing Deposit™ products and opined to the Company, then known as SAMAD American Holding Corp. on January 22nd, 2003 that such methods as limited by federal law were permissible. We hereby reaffirm our *fatwa* to SHAPE™ Financial Corp., its licensees and consumers with the understanding that the legal and regulatory rules governing deposits have not changed; that the procedures and disclosures previously agreed are continuing with all licensees; and that the Company and its licensees are working for the implementation of the optimal form of *mudaraba* deposit.

And Allah knows best.

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Shaykh Nizam Yaqubi

A handwritten signature in black ink, appearing to be in Arabic script, written over a light blue grid background.

Shaykh Yusuf T. DeLorenzo

A handwritten signature in black ink, appearing to be in Arabic script, written over a light blue grid background.

Dr. Ahmed Shleibak