

September 1st, 2016

Whom It May Concern,

Your client, who is presenting this letter, wishes to transfer his/her home financing to our group due to religious reasons. Our group has successfully structured a Halal financing option with a number of respected Canadian financial institutions.

We request that you share this letter with your upper management and become partners with Zero Mortgage in order to retain your clients who wish to opt for Halal home financing.

In light of the fact that currently you are not offering a Halal financing option to the client, we would ask that you waive the mortgage transfer penalty. To penalize the client when you are not offering the Halal substitute, which would meet their religious requirements, is not fair. However, you do have the option to provide the same product in tandem with Zero Mortgage and we would invite you to do so.

Many clients have had a positive response from other banks at the branch level for which we are grateful. We are actively working with many other Canadian financial institutions to meet the needs of the growing Muslim community which numbers over 1.3 million and is projected to represent 20% of the population growth in Canada by 2030.

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

Sincerely,



Ahmad Popalyar
VP Business Operations