LAST WILL AND TESTAMENT

OF

Al	RTICLE I: PREAMBLE
the mis par	All praise is for Allah the creator of the heavens. I praise Him, I seek His help and His giveness. I believe in Him and put my trust entirely in Him. I seek refuge with Allah from evils of myself and my deeds. Whom Allah guides no one can mislead, and whom Allah sleads no one can guide. I testify that there is no god except Allah , He is one and has no theres, and I further testify that Muhammed (peace and blessing of Allah be upon him) is ah 's servant and messenger.
	Ia Muslim, presently resident of, being of sound mind and memory declare that the
fol hav	lowing is my will (waseeat). I do hereby revoke any and all former wills and codicils that I we previously made.
to to to be,	I ask all my relatives, friends, and others, whether they be Muslims or non-Muslims, to nor my right to be a Muslim. I ask them to honor the spirit and letter of this document and not try to obstruct or change it in any way. Let them see to it that I am buried as a Muslim should and my properties are divided as I wanted them to be divided according to the Sunni rthodox) Muslim laws of inheritance. I ordain that under no circumstances should the contents this will be changed voluntarily.
Al	RTICLE II: MY IMMEDIATE FAMILY
1.	I am married to and all references in this will
2.	to my husband/wife are to him/her. I am the father/mother of the following children whose names and dates of birth are: 2. 4. 6.
	RTICLE III: EXECUTOR AND BENEFICIARY
1.	I hereby give all my estate: cash, bank accounts, real property, shares in any business, and any other property not mentioned in this will, to the person named below, who shall act also as an executor to serve without bond, to distribute it according to Sunni (Orthodox) Muslim Shariah.
My	husband/wife
	or, if he/she fails to survive me by 45 days, or, if he/she fails to survive me by 45 days, or, if he/she fails to survive me by 45 days, or, is he/she fails to survive me by 45 days, or, is he/she fails to survive me by 45 days,
the 2.	Imam of the local Sunni (Orthodox) Muslim community. I ordain that the executor of this will be a Muslim.
3.	I direct that the executor take all actions legally permissible to have the probate of my estate

SS#

- 4. I give my executor named above power to sell any property, real, personal or mixed, in which I have interest, without a court order and without bond.
- 5. I give my executor power to settle any claim for or against my estate.

done as simply and as expeditiously as possible.

ARTICLE IV: BURIAL ARRANGEMENTS

I ordain that:

- 1. My body be prepared for burial in keeping with the Sunni (Orthodox) Muslim Law (Shariah).
- 2. Under no circumstances my body be voluntarily turned over for an autopsy, or embalming or for organ donation.
- 3. My body be prepared for burial by Sunni (Orthodox) Muslims according to the dictate of *Shariah* (Sunni Islamic Law). Once the body is prepared for burial there is to be no viewing of my remains.
- 4. Absolutely no non-Islamic religious service or observance shall be conducted upon my death, or on my body or at the grave site. No pictures, crescents and stars, decorations, crosses, flags, flowers, plants, any symbols or music be involved at any stage of my burial.
- 5. My body may not be transported over any unreasonable distance from the locality of death unless necessitated by the circumstances or consensus of my Muslim family members.
- 6. My grave be dug in complete accordance with the Islamic practice. It should face in the direction of the Qiblah (towards the Ka'aba at Makkah, Saudi Arabia).
- 7. My body be buried without casket or any other encasement that separates the shroud from the surrounding soil.
- 8. My grave be covered with dirt only. The marking, if necessary, should be a simple rock. There should be no inscriptions or symbols.
- 9. My burial should take place as soon as possible, preferably before sunset on the day of my death or the following day. Under no circumstances should the burial be unduly delayed.
- 10. In the event that the local laws require casket encasement, I command that such encasement be of the simplest, most modest, and least expensive type possible, and I furthermore command that the encasement be left open during burial and filled with dirt unless prohibited by law.
- 11. No one is permitted to cry out, moan or wail. I demand that such a person leave the burial site. Only what comes from the eye is acceptable (tears). Muslims should say a duaa for me and that there be a moment of silence when they pray that my grave is made spacious and comfortable. No recitation of the Quran is permitted over my grave.

ARTICLE V: CUSTODY OF MINOR CHILDREN AND GUARDIAN

If at my death any of my children are minors, I recommend that my husband/wife					
be appointed guardian of the person(s) of my					
ninor children, provided he/she is a Muslim. If he/she is unable or unwilling to serve as					
ersonal guardian, I recommend that be					
ppointed guardian of the person(s) of my minor children. If he/she is unable or unwilling to					
erve as personal guardian, I recommend that					
ppointed guardian of the person(s) of my minor children. In all cases I urge that all my minor					
hildren be raised to be practicing Muslims and not in any way be indoctrinated into any other					
nith or religion. I direct that no bond be required of any personal guardian.					
ny property or other inheritance that this will gives to any of my minor children shall be					
dministered by their personal guardian in the best interest of the children.					

ARTICLE VI: DEBTS AND EXPENSES

I direct my executor:

1. To return to the rightful owners all trust and properties that are in my care at the time of my death.

- 2. To first apply the assets of my estate to the payment of all my legal debts, including such expenses incurred by my last illness and burial as well as the expenses of the administration of my estate.
- 3. To pay any outstanding "obligations due to **Allah**" (*huquq* **Allah**) which are binding on me including unpaid *zakat*, *kaffaraat* of unperformed pilgrimage (Hajj), etc.

ARTICLE VII: BEQUESTS

I direct my executor to:

1.	Pay the following amount from the remainder of my estate after paying all the expenses mentioned above, to the person/s or organization/s named below. The total must not exceed 33 percent (one third) of the remainder of my estate.					
	1	% of the total remainder				
	2	% of the total remainder				
	3	% of the total remainder				
	4	% of the total remainder				
	5	% of the total remainder				
	TOTAL BEQUESTS (must not be more than 33%)	% of the total remainder				

ARTICLE VIII: DISTRIBUTION OF THE REMAINDER OF MY ESTATE

I direct my executor to:

- 1. Distribute the residue and remainder of my estate strictly in accordance with the tenets of Sunni (Orthodox) Muslim law of inheritance.
- 2. Ensure that no part of the remainder of my estate shall be inherited by any non-Muslim, no matter how he/she is related to me.
- 3. Ensure that should I die as a result of murder, no part of the remainder of my estate shall be inherited by my adjured murderer responsible for direct unlawful killing (actionable homicide), no matter how he/she is related to me.
- 4. Ensure that no part of the remainder of my estate shall be inherited by a person whose claimed relationship to me, ascending or descending, is the result of a non-Islamic or unlawful marriage, or through adoption, except if this relationship to me is through his/her mother who is biologically (through blood) related to me or if he/she is specifically mentioned in bequests above.
- 5. Regard a fetus, conceived before my death, whose relationship to me qualifies it to be an heir according to this article if it is born alive within the limit of time specified by Shariah. If such a fetus exists at the time of my death, the executor may delay the distribution of the residue and remainder of my estate after the execution of Articles I to VII, until after the birth of the fetus. If he/she chooses to distribute the estate prior to the birth of the fetus then he must withhold a portion of the estate equal to the share of the fetus for distribution until after the birth of the fetus.
- 6. That in case of any difficulty in distributing my estate according to this will, the matter should be referred to a Muslim knowledgeable in Islamic Inheritance Law for advice and guidance.

Article V	TIII sections 1 to 6	nainder of my esta above be donated c communities and	to the following		
named or	referred to in this	ate disclaimed or r document be don amic communities	ated to the follow		
	E IX: SEPAR	RABILITY be invalidated by	a court unless co	mpetent in Su	nni (Orthodox)
Muslim Law	If any part of thi	s will is determine	d invalid by a co	ourt the other p	arts shall remai
valid and enf	orceable.				
I subscribe m	y name to this wil	I this day	1 1 . 1	at	
•	wered to make a w	vill, and under no	constraint or und	ue influence.	-
legally empo			Signotype		Data
legally empo	Name		Signature		Date
WITNES	Name SES		Ū		
WITNES	Name SES	day of	Ū	, eclared to us. t	
On this that this instr signed this w request, in hi and declare to the testator is no constraint.	Name SES ument was his/her ill in our presence, and hat we understand of the age of major undue influence	day of day of will and requested, all of us being prod in the presence of this to be his/her lority, or is otherwise.	dus to act as with esent at the same of each other, sub ast will, and that se legally empove	e time. We not oscribe our nan to the best of wered to make	he undersigned le/She thereupo w, at his/her nes as witnesses our knowledge
On this that this instr signed this w request, in hi and declare the testator is no constraint. We declare u	Name SES ument was his/her ill in our presence, and the understand of the age of major undue influence and penalty or pe	this to be his/her lority, or is otherwise.	dus to act as with esent at the same of each other, sub ast will, and that se legally empowers going is true and	e time. We not oscribe our nan to the best of wered to make	he undersigned le/She thereupo w, at his/her nes as witnesses our knowledge
On this that this instr signed this w request, in hi and declare the testator is no constraint. We declare u	Name SES ument was his/her ill in our presence, and the understand of the age of major undue influence and penalty or pe	this to be his/her lority, or is otherwise.	dus to act as with esent at the same of each other, sub ast will, and that se legally empowers going is true and	e time. We not oscribe our nan to the best of wered to make	he undersigned le/She thereupo w, at his/her nes as witnesses our knowledge
On this that this instr signed this w request, in hi and declare t the testator is no constraint We declare u Witness 1	Name SES ument was his/her ill in our presence, and hat we understand of the age of major undue influence nder penalty or pessignature	this to be his/her lority, or is otherwise.	dus to act as with esent at the same of each other, sub ast will, and that se legally empowers going is true and ended in the second of the se	e time. We not oscribe our nan to the best of wered to make correct.	he undersigned le/She thereupo w, at his/her nes as witnesses our knowledge
On this that this instr signed this w request, in hi and declare t the testator is no constraint We declare u Witness 1	Name SES ument was his/her ill in our presence, and the understand of the age of major undue influence and penalty or pe	this to be his/her lority, or is otherwise.	dus to act as with esent at the same of each other, sub ast will, and that se legally empowers going is true and ended in the second of the se	e time. We not oscribe our nan to the best of wered to make correct.	he undersigned le/She thereupo w, at his/her nes as witnesses our knowledge

Distribution of Inheritance According to the Book of Allah (Al-Quran)

Allah says Sura An-Nisaa: 7-14

- 7. There is a share for men and a share for women from what is left by parents and those nearest related, whether, the property be small or large a legal share.
- 8. And when the relatives and the orphans and the poor are present at the time of division, give them out of the property, and speak to them words of kindness and justice.
- 9. And let those (executors and guardians) have the same fear in their minds as they would have for their own, if they had left weak offspring behind. So let them fear Allah and speak right words.
- 10. Verily, those who unjustly eat up the property of orphans, they eat up only a fire into their bellies, and they will be burnt in the blazing Fire!
- 11. Allah commands you as regards your children's (inheritance); to the male, a portion equal to that of two females; if (there are) only daughters, two or more, their share is two thirds of the inheritance; if only one, her share is half. For parents, a sixth share of inheritance to each if the deceased left children; if no children, and the parents are the (only) heirs, the mother has a third; if the deceased left brothers or (sisters), the mother has a sixth. (The distribution in all cases is) after the payment of he may have bequeathed or debts. You know not which of them, whether your parents or your children, are nearest to you in benefit, (these fixed shares) are ordained by Allah. And Allah is Ever All-Knower, All-Wise.
- 12. In that which your wives leave, your share is a half if they have no child; but if they leave a child, you get a fourth of that which they leave after payment of legacies that they may have bequeathed or debts. In that which you leave, their (your wives) share is a fourth if you leave no child; but if you leave a child, they get an eighth of that which you leave after payment of legacies that you may have bequeathed or debts. If the man or woman whose inheritance is in question has left neither ascendants nor descendants, but has left a brother or a sister, each one of the two gets a sixth; but if more than two, they share in a third; after payment of legacies he (or she) may have bequeathed or debts, so that no loss is caused (to anyone). This is a Commandment from Allah; and Allah is Ever All-Knowing, Most-Forbearing.
- 13. These are the limits (set by) Allah (or ordainments as regards laws of inheritance), and whosoever obeys Allah and His Messenger (Muhammad ρ), will be admitted to Gardens under which rivers flow (in Paradise), to abide therein, and that will be the great success.
- 14. And whosoever disobeys Allah and His Messenger (Muhammad ρ), and transgresses His Limits, He will cast him into the Fire, to abide therein; and he shall have a disgraceful torment.

SCHEDULE

SURVIVORS AND THEIR SHARE

("AS ABOVE" MEANS ALL THE CONDITIONS THAT PRECEDE IN THIS SCHEDULE)

- 1. No survivors or any of the conditions mentioned below: after meeting all the conditions described in articles I to IX and in this schedule all remainder should be given to
- 2. One or more sons, and/or one or more daughter, no other: He or she or they get all remainder, sons get equal amount and daughters get equal amount. Daughter/s get only half as much total as son/s. If there are other survivor/s, wife/husband/mother/father. grand parents receive they get their share before son/s and daughter/s.
- 3. Wife: She gets 1/8 (12.5%); rest as above. If no other survivors she gets 1/4 (25%); rest as above. If more than one wife they divide wives' share equally among them.
- 4. Husband: He gets 1/4 (25%); rest as above. If no other survivors he gets 1/2 (50%) rest as above.
- 5. Father: He gets 1/6 (16.67%); rest as above. If no other survivors he gets all. If only father and mother survive mother gets 1/3 and father the rest. If only father and one daughter survive: Father gets 1/2 (50%) and the daughter gets 1/2 (50%). If only father and more than one daughter survive: Father gets 1/3 (33.33%) and the daughters divide equally the rest 2/3 (66.67%).
- 6. Mother: She gets 1/6 (16.67%); rest as above. If no other survivors she gets all. If father and mother survive mother gets 1/3 and father the rest. If only mother and one daughter survive: Mother gets 1/4 (25%) and the daughter gets 3/4 (75%). If only mother and more than one daughter survive: Mother gets 1/5 (20%) and the daughters divide equally the rest 4/5 (80%).
 - (Any combination of 2 to 6: Spouse and parent get their share before offspring.)
- 7. Father, mother and one daughter; no other: Father gets 1/3, mother 1/6 and daughter 1/2. If more than one daughter: Father and mother get 1/6 each and 2/3 equally divided among the daughters.
- 8. Father, wife and one daughter, no other: 1/3 to father, 1/8 to wife and 1/2 to daughter. If more than one daughter: 2/3 equally divided among them, 1/8 to wife and 5/24 to father.
- 9. Mother, wife and one daughter, no other: 1/8 to wife, 7/32 to mother and 21/32 to daughter. If more than one daughter: 1/8 to wife, 7/40 to mother and 7/10 equally divided among the daughters.
- 10. Father, mother, wife and one daughter: 1/8 to wife, 1/6 to mother, 5/24 to father, and 1/2 to daughter. If more than one daughter: 3/27 to wife, 4/27 to mother, 4/27 to father and 16/27 equally divided among the daughters.
- 11. Husband, father and one daughter: 1/4 to husband, 1/4 to father and 1/4 to daughter. If more than one daughter: 3/13 to husband, 2/13 to father, and 8/13 to daughters equally.
- 12. Husband, mother and one daughter: 1/4 husband, 7/36 to mother, 5/9 to daughter. If more than one daughter: 3/13 to husband, 2/13 to mother and 8/13 to daughters equally.
- 13. Husband, parents and one daughter: 3/13 to husband, 2/13 to mother, 2/13 to father and 6/13 to daughter. If more than one daughter: 3/15 to husband, 2/15 to mother, 2/15 to father and 8/15 to daughters equally.
- 14. For any other combination of survivors the following principles would be followed and their share determined in consultation with a knowledgeable Muslim.

For explanation of technical terms an authentic book on Islamic Law of Inheritance may be consulted. One such book is "Islamic Law of Inheritance" by Muhammad Mustafa Khan, published by Kitab Bhavan, New Delhi, India.

THE GOLDEN PRINCIPLES OF ISLAMIC LAW OF NHERITANCE

Position of Spouses

- (1). The husband is entitled to 1/2 (maximum) or 1/4 (minimum) share from the property of his deceased wife or wives.
- (2). The wife or wives are entitled to 1/4 (maximum) or 1/8 (minimum) share from the property of their deceased husband.
- (3). The spouse (husband or widow/s as the case may be) get the maximum share i.e. Husband 1/2 and the widow 1/4 if the deceased spouse does not leave behind his or her (i) child and (ii) any agnatic descendant (the child of any agnatic male descendant however so low).
- (4). If the above two conditions are not satisfied the spouse is entitled only to the minimum share (1/4 in case of husband and 1/8 in case of widow/s).
- (5). Widow/s who were divorced by the deceased husband are entitled to their right of inheritance provided the divorce was 'Rajai' (revocable) or it was 'Bain' (irrevocable) but the husband died during the *iddat* period of the widow.
- (6). Spouses are primary heirs so they are never excluded. Neither they exclude blood relations nor they are excluded by any blood relation.

Position of Parents

(1). Both mother and father are primary heirs so they are never excluded. If alive they are always entitled to a share: mother 1/3 (maximum) or 1/6 (minimum); father 1/6 (minimum) or the entire amount if no other heirs are present. Mother excludes all types of grandmothers maternal as well as paternal. Paternal grandmothers are also excluded by father.

Position of Grandparents

(1). Paternal grandparents and great grandparents substitute parents if they are predeceased. The nearer one excludes the distant. However grandfather is not entitled to the special treatment; when mother and spouse are alive they take their maximum share. Grandfather does not exclude paternal grandmother. The grandmother/s, unlike mother, gets only 1/6. She never gets 1/3.

Position of Children and Descendants

- (1). Sons and daughters are primary heirs. They always inherit.
- (2). A son's daughter/s become heirs like a daughter if he, the son, is predeceased. If there is one daughter, then son's daughter/s get 1/6; if there are more than one daughter then son's daughter/s are excluded. In the presence of her male counterpart (e.g. son's son) a son's daughter becomes a residuary and shares the residue according to the principle "double share to male". Daughter' or son's daughter's position is not affected by marriage, dissolution of marriage, place of residence etc.
- (3). A son's son is completely excluded by a son.

Position of Brothers and Sisters.

- (1). Uterine brothers and sister (related through mother only) do not inherit in the presence of father, grandfather, daughters, son, son's son and son's daughters.
- (2). Full brothers and sisters do not inherit in the presence of father, sons and sons' sons. They are also excluded by the true grandfathers, with few exceptions.
- (3). The full brother converts the full sisters into a residuary and they inherit the residue in the ratio 2:1. Same principle applies to consanguine brothers and sisters.

Position of Other Relatives

- (1). The following relations have no claim except if they are mentioned in No. 1 above or in article VII. Stepchildren, daughter/s-in-law, son/s-in-law, parent/s-in-law, brother/s and sister/s-in-law, adopted children, any other person not related by blood to the deceased.
- (2). In some cases where certain heirs mentioned above do not survive, certain distant blood relatives may be entitled. In all such situations, a knowledgeable Muslim may be consulted to determine their share.

Principle of Awl and Raad

(1). Principle of *Awl* (When the total sum of the fractional shares allotted to the Quranic heirs exceeds unity, the already allotted shares are readjusted by using a procedure where all shares are reduced proportionately. This situation arises only in the presence of daughters or sisters.) and *Raad* (When the total sum of the fractional shares allotted to the Quranic heirs is less than unity. The shares are readjusted in proportion to their already allocated shares. This situation may arise in the absence of a residuary heir.) may be applied in cases where necessary.

HEALTH CARE PROXY AND LIVING WILL

	rn life and am unable to direct my physician as to my own				
-	ent to stand as a testament of my wishes.				
1,	residing at				
hereby appoint the following inc	dividual as my health care agent.				
Name:Phone No:					
Address:					
to make any and all health care	decisions for me which I, myself, could make in person while				
competent and possessed of hea	Ith care decision-making capacity; if the person named above				
	n is otherwise unable to act, I hereby appoint the following				
person as my alternate agent;					
Name:	Phone No:				
Address:	Phone No:				
This health care proxy s	shall take effect if and when I become unable to make my own				
health care decisions.					
In respect of each decisi	ion made for me by my agent, it is my wish and direction that my				
agent be guided solely by my ag	gent's Islamic faith as to what my own decision would have been				
in the same circumstances. With	hout limiting the unrestricted scope of my agent's authority				
hereunder, I expressly authorize	my agent to direct that no treatment be conducted or withheld				
from me if to do so is against the	e teachings of Islam, to the best of understanding of my agent. I				
direct that medication be judicio	ously administered to me to alleviate pain. I do not intend any				
direct taking of my life. I also d	lirect that "life support systems" may be used in a judicious				
manner and its use discontinued	, just like any other medicine, if it becomes reasonably apparent				
that it has no curative value. Th	he "life support systems" include but are not limited to artificial				
respiration, cardiopulmonary res	suscitation, artificial means of providing nutrition and hydration,				
and any pharmaceutical drugs.					
I direct that my family,	all physicians, hospitals and other health care providers and any				
court or judge honor the decision	n of my agent/alternate agent. This request is made, after careful				
reflection, while I am of sound r	mind.				
a:					
Signature:	dated:				
We the undersigned wi	thousand dealors that the nerson who giorned this decomment is				
	tnesses, declare that the person who signed this document is				
	ears to be at least eighteen years of age, of sound mind and able				
	nsequences of health care decisions at the time this document was				
	free from duress. The person signed this document in our				
presence. We are not the persons appointed as agent or alternate agent by this document and we sign this document as witnesses on this person's request.					
sign this document as witnesses	on this person's request.				
Signature:	dated:				
Name of Witness:	Address:				
Signature:	dated:				
Name of Witness:	Address:				

If the time comes when I am incapacitated to the point where I can no longer actively