

DISCLAIMER

This form is provided to enhance the Shari'ah awareness of Muslim brides and grooms who are getting married about the Islamic Shari'ah issues related to their marriage contract and relations, and to help them formulate their thoughts about the proper contractual relationship with regard to their marriage and respective rights and properties AS PRESCRIBED IN THE Qur'an and the Sunnah and Islamic Jurisprudence.

THIS IS NOT A LEGAL DOCUMENT AND IT IS NOT PRESENTED AS A LEGAL INSTRUMENT. THE WRITER OF THIS FORM, ISNA AND ANY OTHER ORGANIZATION THAT MAY PUBLISH THIS FORM OR RECOMMEND IT FROM SHARI'AH POINT OF VIEW, THE OFFICER OF ISLAMIC CENTER (MOSQUE) WHO PERFORMS THE MARRIAGE AND OFFICIATES ITS CERTIFICATE IN ACCORDANCE WITH SHARI'AH, THE ISLAMIC CENTER WHERE IT IS OFFICIATED, THE APPOINTED MANDATORY ARBITRATOR AND ANY OTHER ARBITRATOR, ALL HEREBY REPRESENT THAT THEY DO NOT PROVIDE LEGAL ADVICE, INSTRUMENT, OR DOCUMENT; AND THEY DISCLAIM ANY LEGAL RESPONSIBILITY OR LIABILITY TO ANY DAMAGE THAT MAY RESULT FROM THE USE OR ABUSE OF THIS FORM; and they all always advise all Muslim brides and grooms to seek legal counseling from professionals in their own state/province before using this form and any other form of Marriage, Prenuptial or Post-Nuptial Agreement.

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

IN THE NAME OF GOD MOST MERCIFUL MOST COMPASSIONATE

ISLAMIC MARRIAGE CONTRACT

OF

MISS. _____ AND MR. _____,

WIFE AND HUSBAND

DATED ___/___/20__

ISLAMIC MARRIAGE CONTRACT

Between

MISS. _____ **AND MR.** _____

THIS MARRIAGE CONTRACT is made on this _____ day of _____, 20____, by and between _____ ("Bride"), a resident of the state of _____ and _____ ("Groom"), a resident of the state of _____

On this day of _____, I, _____, have officiated this ISLAMIC MARRIAGE CONTRACT of the following couple in accordance with the Islamic Shari'ah (law), in the city of _____, the state of _____.

Bride groom:

I, _____, solemnly propose to marry you **Miss** _____, and take you as my Wife in accordance with the Islamic Shari'ah and the Sunnah (Tradition) of the Prophet Muhammad, pbuh, and as detailed in the terms and conditions of THIS ISLAMIC MARRIAGE CONTRACT. I have given you as a paid part of the Mahr the amount of _____, and I agree to pay in the future the deferred part of the Mahr the amount of _____.

Bride:

I, _____, accept your solemn proposal to marry me and take me as your Wife in accordance with the Islamic Shari'ah and the Sunnah (Tradition) of the Prophet Muhammad, pbuh, and as detailed in the terms and conditions of THIS ISLAMIC MARRIAGE CONTRACT. I received a paid part of the Mahr the amount of _____ and I accept the deferred part of the Mahr the amount of _____ that you will pay me in the future.

Bride's Wali (Optional):

I, _____, the Wali of the Bride being her _____ approve and accept the solemn proposal of Mr. _____ to marry my _____ in accordance with the Islamic Shari'ah and the Sunnah (Tradition) of the Prophet Muhammad, pbuh, and as detailed in the terms and conditions of THIS ISLAMIC MARRIAGE CONTRACT. I approve as the paid part of the Mahr the amount of _____ and the deferred part of the Mahr the amount of _____.

Declarations:

- 1) We make this declaration before the present witnesses, praying to Almighty Allah to be our Witness. Allah is the Best of all witnesses.
- 2) We also declare here that while our marriage is performed according to the Islamic Law, the rest of this contract makes an inseparable part of our marriage contract.
- 3) We declare that we wish our children be raised as Muslims under any and all circumstances, incidences and events and whether we, or either one of us, are alive or dead.

PREAMBLE

God (Allah) created women and men to be intimate with each other through the bond of marriage. The religion of Islam gives a great deal of importance to family, as a union of a man and a woman that makes the unit block to create a virtuous society and to raise righteous children. Marriage is the Sunnah (tradition) practiced by the Prophet Muhammad and Messengers of God before him, may peace and prayers be on them all. God (Allah) says In the Qur'an [30:21]: "And among His signs is this, that He created for you mates (wives/Husbands) from among yourselves, that you may dwell in tranquility with them, and He has put love and mercy between your (hearts); verily in that are signs for those who reflect." Islam places love, mercy, affection, selflessness and keenness to make one's spouse the happiest ever at the foundation of the union between a woman and a man.

Yet the beauty of the Islamic law rests in its ability to combine faith with civics, spirit with material and ideals with the practical. With all its warmth and affection marriage is defined in Shari'ah as a civil contract between two parties, a woman and a man. According to Shari'ah, a marriage contract is a contract on intimacy between a woman who would become the Wife and a man who would become the Husband; it requires co-living and kind and mannered treatment on the part of each one of them. Like other civil contracts prescribed by, or compatible with Shari'ah, marriage has its legalities besides being a blessed relationship of mutual love, mercy and support. This is why there is a need for a marriage contract whenever a Muslim man and a woman enter in this dignified and affection/warmth-based intimacy contract. In most Muslim countries all legalities related to this contract is taken care of within the family laws that lay down the terms of reference of a brief marriage contract. Whenever there are no Islamic family laws, a need arises for a detailed marriage contract like this.

RECITALS

1. The Bride, Miss _____ and the Groom Mr. _____ are signing this contract as their MARRIAGE CONTRACT AND AGREEMENT.
2. Both Bride and Groom wish to adhere as married persons to the Islamic faith. She and he desire their marriage and marital relations to always be practiced, ruled, regulated, governed and dominated by the Islamic ethics and the Islamic Law known as Shari'ah, and both desire to raise any children born of their marriage as Muslims.
3. Both Bride and Groom wish to adhere to the implications and requirement of the Islamic law with regards to their properties, whether earned before or during marriage, their relations with any children born to this marriage or the children of either of them born before this marriage, inheritance and estate distribution, dissolution of marriage and any effect therefrom, custody of minor children, and every and all matters, disputes, issues, related to their marital

relations before signing the marriage contract, during marriage and after its dissolution by death or divorce.

4. Bride and Groom each owns separate property, which separate property was acquired before this marriage contract by each independently of and without the help or assistance of the other.
5. Bride and Groom each desire to keep certain items of her or his separate property presently owned, property each may later acquire by inheritance or gift, any property which each may later acquire in her or his separate name, any and all appreciation, income and other proceeds from the aforesaid property and income and profit from her/his effort and/or employment, free from any claim of the other by virtue of their marriage under specified situations except as provided in this contract.
6. Both Bride and Groom have made a full disclosure to the other of all relevant financial information of her or his financial worth and income as attached to this Contract.
7. Bride and Groom have each retained independent legal representation and each hereby declares and acknowledges that she/he is fully informed and made fully aware of her or his rights and liabilities under this Contract and under applicable law.
8. Bride and Groom each acknowledge that this Contract is fair and equitable towards her or him in spite of the differences between the rights and liabilities as recognized in this agreement and the rights and liabilities stated in the laws of the State of _____ where we live and Bride and Groom each desires, seeks and accepts to be bound by this Contract and waives any rights given by laws above or beyond what is stated in this Contract.
9. The couple have obtained a marriage license from the State of _____, County of _____, dated _____.

NOW THEREFORE, for and in consideration of their marriage to each other, the vows expressed therein and the benefits conferred and detriments suffered in this Contract, Bride and Groom agree as follows:

The Preamble and Recitals are part of this contract, and:

ARTICLE I: ADHERENCE TO SHARI'AH

We, Miss _____ and Mr. _____, the signatories of this our **Islamic Marriage Contract** hereby agree, announce and declare that our marriage contract, certificate and marital relations, including any dispute and dissolution, God forbid, should and must always be practiced, ruled, regulated, governed and dominated by the Islamic Values, tenets and principles as manifested in the Islamic Law known as Shari'ah.

ARTICLE II: MAHR

1. **Mahr** or **Sadaq** is a contractual gift from the Groom to the Bride as a part of the Marriage Contract. Shari'ah requires that every marriage contract must have a Mahr as one of its components. We therefore hereby agree, announce and acknowledge that the Mahr, or Sadaq, of our marriage, as agreed upon between us is the amount of [.....] US Dollars (US\$-----) The Mahr becomes owed by the Husband to the Wife upon signing this Islamic Marriage Contract.
2. Of this Mahr, the amount of [.....] is paid in cash on the day of this contract; and the remainder amount of [.....] is postponed.
3. This remainder or unpaid part of the Mahr in the amount of [.....] is hereby acknowledged by both as a debt on the Husband [.....] to the Wife [.....]. In accordance with Shari'ah, We agree that this remainder of the Mahr shall become due and must be paid upon the death of either of us or at divorce, God forbid. However, the Husband may opt and decide to pay it at any time, in such a case the Wife shall accept such payment and release the Husband from this debt.

ARTICLE III: HOUSEHOLD MAINTENANCE

1. Shari'ah also requires that the Husband alone be responsible for all the household expenses and the personal expenses of his Wife. He will have to spend in accordance with his income, wealth and other resources, as Allah does not ordain a person to do except what is in a person's capacity and ability [the Qur'an 2: 233 and 286]. The Husband _____ knows, acknowledges, understands, accepts and agrees to undertake this responsibility and we, the Groom and the Bride hereby **agree** and declare that the Husband _____ shall provides for all household expenses and maintenance including but not limited to the personal expresses of his Wife and children, that he will fulfill this commitment and undertake this charge to the best of his ability and within the limits of his income, wealth, resources and assets regardless of whether his Wife works or not, earns income or not, and/or has expendable assets or not.
2. However, if by her own will and desire and without pressure from her Husband the Wife _____ decides to pay for any of the household and personal needs and expenses of herself, the children, the household and even her Husband, this is considered a voluntary contribution from her, rewarded in the Hereafter, God willing, and appreciated by her

Husband in this worldly life. In such a case, she has no right at the time she spends or at any future time to claim, seek and/or ask for any material or monetary compensation or reimbursement for such voluntary payments and expenses whether from her Husband, his agent, his guardian or personal representative, or from his estate.

She always has full and complete right to abstain and discontinue such voluntary spending or to require that every thing she spends shall be considered debts on the Husband, payable in any determined or undetermined future date. If her Husband agrees to this indebtedness she may spend and hold records of her debts on her Husband. Such debts shall be paid from his estate if he dies not pay them earlier.

ARTICLE IV: INHERITANCE

1. Bride and Groom each one alone and together agree, announce, declare and accept that the distribution of the estate of the deceased spouse must be done exactly and only in accordance with the Shari'ah system of inheritance as given in details in the Last Will and Testament, the Schedule of Mawarith posted on the website pages of either ISNA (Islamic Society of North America, Inc. of Indiana) currently at www.isna.net or Monzer Kahf, presently at www.kahf.net.
2. The Groom, as a Husband by virtue of this Marriage Contract, hereby waives and releases any share in all joint and community properties and in the personal property of his deceased Wife he may otherwise be entitled to by laws of the state in which his Wife dies, or where the estate property or any part therefrom may then be located, in favor of the distribution in accordance with the Islamic inheritance system as mentioned in section 1 regardless of whether the Islamic distribution allows him bigger or smaller share.
3. The Bride, as a Wife by virtue of this Marriage Contract, hereby waives and releases any share in the joint and community property and in the personal property of her deceased Husband she may otherwise be entitled to by laws of the state in which her Husband dies, or where the estate property or any part therefrom may then be located, in favor of the distribution in accordance with the Islamic inheritance system as mentioned in section 1 regardless of whether the Islamic distribution allows her bigger or smaller share.

4. Should any disputes then arise with regard to estate distribution, it must be resolved in accordance with the clauses of the Schedule of Mawarith by ISNA Fiqh Council of North America. We hereby agree that a written determination of ISNA Fiqh Council of North America as for the distribution of the estate must be considered final and binding to all concerned persons and we ask any court of competent jurisdiction to uphold such determination.
5. Specifically and especially, we hereby agree. Announce, declare, and accept that:
 - a. The share of the Wife in the estate of her Husband, should he die before her must always be equal to one half of the share of the Husband in the estate of his Wife, should she die before him; and,
 - b. As one half of any and all joint and community properties belongs to the deceased spouse, we agree, consent and ordain that one half of any and all joint and community properties existing at the time of death of either one of us must be treated with regard to inheritance as if the deceased spouse separately owned it. Hence, it must be distributed to the deceased's heirs as defined and determined in the Islamic law as depicted by the Schedule of Mawarith, including the surviving spouse, as being inherited in accordance with Shari'ah.
 - c. Accordingly, each one of us hereby consents, agrees and accepts that no part of This half of community and/or joint properties may pass on to the surviving spouse except for the part of estate that upon distribution in accordance with section 1 falls within the surviving spouse's Shari'ah-determined share in the estate of the deceased; or if it is in implementation of a written consent from all other heirs who are entitled to any shares in the deceased's estate.

ARTICLE V: CUSTODY AND GUARDIANSHIP OF MINOR CHILDREN

Bride and Groom hereby acknowledge and consent that, since Shari'ah considers care provision, custody and guardianship as the absolute right of minors, rather than of adults, we agree that in case of divorce, God forbid, and/or death of either one of us or of both of us, the following Shari'ah principles should be applied to the care provision, custody and guardianship of our children:

1. **Under no circumstances guardianship/custody of any of our minor children may be given to non-Muslims** regardless of their relation to the minors and their love, care and affection for them. Hence, whenever, a potential custodian/guardian is or becomes non-Muslim, custody/guardianship goes to the next one.
2. We also specifically express our absolute and uncompromised desire and determination **that our children must be raised as Muslims and must know that their parents were Muslims too.** They must be taught the Islamic values and system of ethics and educated and raised to believe in the Oneness of God, the Day of Judgment and the Prophethood of His

Messenger Muhammad, pbuh, and to practice prayers and other Islamic forms of worship and to appreciate the Islamic values and practice their implications.

3. **The guardian/custodian/care provider of our minor children must be their mother** provided that all the following four conditions are satisfied: 1)- she is then Muslim, 2)- she remains unmarried and lives either alone or with a close relative (not outside the following: her parents, grandparents, uncles/aunts, sisters/brothers, children) or she is married to a brother of the children's father, 3)- she is then physically, mentally and legally fit and competent to provide the minor children with adequate care, proper up-bringing, and especially Islamic education, and, 4)- she is then willing to take the responsibility as a guardian/custodian/care provider.
4. Should the children's mother not exist or any of these conditions be unsatisfied or laps at any time, custody/guardianship/care provision goes to the children maternal grandmother provided all the following four conditions are satisfied: 1)- she is then Muslim, 2)- she is then single or married to the children grandfather, 3)- she is then physically, mentally and legally fit to provide the children with proper care, adequate up-bringing, and especially Islamic education, and, 4)- she is then willing to take the responsibility as a guardian/custodian/care provider.
5. Should the maternal grandmother not exist or should any of the above conditions be unsatisfied or laps after custody is granted, guardianship/custody/care provision goes to the paternal grandmother under the same conditions.
6. The next in line for custody/guardianship/care provision is any of the children adult sisters, then maternal aunts, then paternal aunts, in this order, subject to the conditions 1-4 of section V-3 (except the sentence 'or married to a brother of the children's father').
7. **When there is no female to take charge of the custody/guardianship/care provision of our minor children, then custody/guardianship/care provision goes to the children's father**, then any adult brother, then paternal grandfather.
8. **If none of the above is possible, the Arbitrator named in Article VII of this contract shall select a Muslim custodian/guardian/care provider.** The Arbitrator must give priority, in sequence, to mother, then maternal grandmother, then paternal grandmother, then adult sister, then maternal aunt then paternal aunt even with lack of satisfaction of the marriage condition.
9. Except for the father, any guardian/custodian/care provider of minor children is entitled to a child support for her/himself and for the minor children in her/his custody. **Child support is a duty and responsibility of the children's father.** If the children's father doesn't exist or he is financially unable, it is then payable from the wealth/income of the minor children

themselves, then from the children's parental grandfather, then adult brothers. The amount of such child support shall be determined by the Arbitrator named in Article VII on the basis of the standard of living of the minor children and their custodian/care provider before divorce or death and the financial ability of the payer of the child and custodian support.

10. **Mother, father and grandparents, from both sides, sisters and brothers have Visitation rights with minor children regardless under whose custody/guardianship they live.** The Arbitrator named in Article VII shall determine the frequency and duration of visits. The Arbitrator shall also decide on the rare cases of denied visitation on the ground of protecting the minor children from any potential physical or psychological harm that may be caused by such visits.
11. Custody/guardianship of mother, grandmothers, father and parental grandfather covers provision of care, raising, upbringing and educating the minors; it also covers the management of minor children's properties. In the case of other guardians/custodians, the management of the minor's property shall be held in the hands of the minor's father if available and legally fit. Then it goes to paternal grandfather, then to a property custodian/guardian to be appointed by the Arbitrator with preference to adult sisters and brothers.
12. If mother, father or a grandmother is the custodian/guardian, Custody/guardianship continues until the minor completes 18 years of age, as long as the four conditions mentioned above are satisfied (except that the condition of marriage does not apply to the father), regardless of the minor's sex. However, other custodians/guardians shall surrender the minor on request to one of the parents or grandparents, at the same sequence mentioned in Sections 3 -7 of this Article, upon completing 12 years of age provided the conditions of custody as mentioned in this article are satisfied.
13. Dead or alive, **we do not permit our minor children to be available for adoption by any person, Muslim or non-Muslim, nor to be placed under the fostering of non-Muslims.**
14. All other cases and all details related to custody/guardianship/care provision shall be referred to the Arbitrator whose decision shall be final and uncontestable.

ARTICLE VI: SEPARATION OF PROPERTIES

1. **Full Disclosure of Separate Property and Income.** Bride and Groom each covenants and represents to the other that she or he has disclosed to the other the nature, extent and value of her or his various assets, interests, sources of income and income for the past three (3) years. By execution of this Contract, Bride and Groom each acknowledge receipt of the other's financial information and confirms that she or he has reviewed such

information, fully understands the nature and approximate value of said assets and has conducted whatever investigation and made whatever inquiries deemed necessary concerning such information.

2. **Independent Legal Advice.** Bride and Groom each acknowledge that she and he is fully aware of the legal effects of this Contract as compared with the current applicable laws concerning her or his legal rights in the event of divorce or separation from, or the testate or intestate death of, the other, absent the effects of this Contract. Bride and Groom each also acknowledge that she and he have either obtained adequate independent legal advice or willfully waiver her or his right to such an advice with regard to the differences between the implication of this contract and current laws.
3. **Release of Assets Presently Owned by the Other.** All of the property now belonging to or acquired by each of the Bride and Groom hereto prior to marriage, together with all income therefrom, appreciation therein, and other property purchased with the proceeds thereof or income therefrom, including but not limited to any and all retirement and pension plans and accounts, deferred compensation arrangements, and similar plans, accounts, and arrangements (said retirement plans and the like hereinafter collectively referred to as the "Retirement Benefits"), and any insurance or the proceeds thereof (all of said property, including Retirement Benefits, being hereinafter collectively referred to as the "Presently Owned Property") shall be the sole and separate property of such party.
4. **Release by Each of Assets of the Other Acquired by Gift or Inheritance During Marriage.** If either party acquires additional property during marriage by gift, devise, inheritance, or trust distribution, then each party agrees that property received during marriage in this manner, together with appreciation therein, income therefrom, and assets purchased with the income thereof or proceeds therefrom (hereinafter collectively referred to as the "Inherited Property") shall be the sole and separate property of the recipient.
5. **Release by Each Party of Other Assets Acquired During Marriage.** Bride and Groom hereby waive, release and relinquish all right, title, estate and interest, statutory or otherwise, in any and all assets acquired by the other in such other party's separate name during marriage, including but not limited to any and all assets which are acquired by the other with income from employment, business ventures and assets or any other source, earned by the other in that party's separate name during marriage, from sources other than assets owned by the other at the time of the marriage or assets which are inherited or given to the other, or the proceeds from the sale or disposition of such assets together with the income thereof or proceeds therefrom.

6. **Limited Release of Rights upon Death of Other.** Except as provided in this Contract, Bride and Groom do hereby **waive, release and relinquish** any right, title, estate, and interest, statutory or otherwise, including but not limited to year's support allowance, spousal elective share to take against will, intestate share. However, Bride and Groom **do not waive, release and relinquish** the right to homestead, exempt property, the right or preference to act as personal representative of the testate or intestate estate of the other, which either may acquire under present or future law as the spouse, widow or widower, heir-at-law, next-of-kin in any property or asset subject to this Contract of the other spouse at the other spouse's death.
7. **Properties and assets is Both Our Names:** Bride and Groom hereby agree and decide that one half of every and all properties and assets we together or either one of us voluntarily record in both our names or is owned by us together must be treated as being owned by one of us while the other one half is owned by the other. This half/half division of community and joint property must be considered as owned separately and independently by each one of us especially for the purpose of distribution and division of assets at the death of either one of us or at divorce regardless of who paid to acquire such properties or whose savings, assets or income were used to nourish and maintain them or whether one of us paid more or less than the other. Any excess above the one half paid by one of us is hereby declared and considered as a gift to the other spouse given in accordance with Shari'ah. Debts on such properties that are in both our names are also shared the same way half/half. Whether such property is real estates, bank accounts, investments, business, interests in any corporation or property, insurance policies, personal properties, etc.
8. **Voluntary Transfers Permitted.** The purpose of this Contract is to limit certain rights of each party in the assets of his or her spouse in the event of death, separation or divorce, but this Contract shall not be construed as placing any limitation on the rights of either party to make voluntary inter vivos and testamentary transfers of his or her assets to his or her spouse¹ or voluntarily to name the other as Executrix or Executor under his or her will. However, the parties acknowledge that no representations or promises of any kind whatsoever have been made by either of them to the other with respect to any such transfers, conveyances or fiduciary relationships. Also, each understands that the other may write a Will or rewrite or revise his or her present or any future Will prior to or in contemplation of or subsequently to the marriage, and each agrees that said Will, and any Codicil thereto, shall not be deemed revoked by marriage and/or the subsequent birth of children

¹ This statement is intended to benefit from any potential tax, legal and procedural advantages, provided the beneficiary spouse realizes that, according to Shari'ah, no testamentary benefit can be given to the other spouse and that she/he shall personally distribute such benefit to the proper heirs according to the schedule of al Mawarith. If the couple is not sure that the surviving spouse will make such distribution this sentence must be removed from the Contract.

of said marriage. It is further agreed that the subsequent designation of either party as a legatee, devisee, or beneficiary of the other, either under Will or otherwise, shall not be construed as an amendment of this Contract, as a waiver or relinquishment of any rights hereunder, or as creating any obligation from one party to the other aside from the obligations herein contained.

ARTICLE VII: DISPUTE AND DIVORCE

1. Since the Shari'ah is not the law of the land in our country _____ or in our state of _____, **we hereby agree, announce, declare and accept that any disputes, differences or disagreements, including divorce, divorce settlement, alimony, inheritance, custody and guardianship of our minor children and any and all other matters whatsoever, that may arise in the future between us must be solved and settled in accordance with the guidance of the Qur'an and the Sunnah (Tradition) of the Prophet Muhammad**, peace and prayers be upon him, and under the light of Shari'ah as being derived therefrom, first between ourselves alone, then with help of families and friends, and finally by arbitration as stated in this article.
2. We hereby agree, announce, declare and nominate that **our appointed and agreed-upon Arbitrator** in any such disputes is the Fiqh Committee or Council of The Islamic Center Nearest to our residence at the time when needed. If this appointed Arbitrator was not available our successor appointed and agreed upon Arbitrator shall be the Fiqh Committee or Council of any other Islamic Center we together choose. If we do not then agree on any given Islamic Center, Our mandatory appointed and agreed upon Arbitrator shall be the Fiqh committee of the Islamic Center of _____ at _____ Street, the City of _____, the State of _____ or of its successor. If the said Islamic Center or its successor does not exist or it doesn't have a Fiqh Committee or Council, We agree and accept that the Islamic Society of North America, Inc. of Indiana or its successor be declared and accepted as our appointed agreed-upon and mandatory Arbitrator. This provision shall be considered as a binding agreement to submit to arbitration in accordance with the Uniform Arbitration Act, T.C.A. §29-5-301 *et seq*
3. **The determinations and/or decisions of the Arbitrator shall be final and binding to both and each party**, Bride and Groom and all other persons of concern to our marital relationship and we hereby ask and request any court of justice in the United States and anywhere else in the world to accept, honor and uphold the determinations and decisions of the Arbitrator in full as final and binding to all.

4. **Talaq and Khul'**: Bride and Groom agree between themselves that while Shari'ah stipulates that Talaq is a right, on hand, of the Husband, Shari'ah also provides Khul' as a right of the Wife. Both of them are most undesired and hated by God, the Lord of the Worlds. Additionally, the Wife has the right to force Talaq on her Husband, through the Arbitrator, in cases of any personal or financial abuse of the Wife, ill treatment, violation of the Wife's rights, person or integrity or violation of the Shari'ah principles of marriage and family values or lack of fulfillment of any of the conditions stipulated in this Contract. Also the Husband has the right to seek a Talaq with loss of privileges from the Arbitrator on the basis of Wife's ill-treatment. Shari'ah gives the Husband two chances to reverse his Talaq action. If these two chances are exhausted, the third Talaq becomes final. Since Talaq absolves the marriage contract and ends marriage and marital relationships, it results in financial cost to the Husband, in addition to all other social and personal consequences. Upon pronouncing the Talaq, the Husband does not only bring an end to his marriage, but also puts himself under legal obligation to pay the following: 1) the deferred part of the Mahr; 2) end of marriage support for three month if there is no pregnancy or until giving birth in case of pregnancy; 3) minor and mother support if she is the care provider to minor children; and, 4) any compensation agreed upon in this Contract under Article VIII.

Wife can, through the Arbitrator, force a Talaq on her Husband with or without damage paid her in any of the cases mentioned in this Section.

Khul' is a right of the Wife who wants to end the marriage and is willing to financially compensate her Husband up to a maximum amount that is equal to the total of both parts of the Mahr.

Bride and Groom hereby agree that in case of dissolving the marriage contract through on-hand Talaq or forced Talaq the Arbitrator has the right to impose and enforce on the Husband an additional compensation for any damage afflicted on the Wife. They also agree that such damage shall be payable in addition to all and any of the four items mentioned above. Such damage may include living maintenance up to 'life-time' or 'until rehabilitation to work and actually having a job' if the Wife was a full time housewife and has no means or persons to support her sustenance expenses.² In such a case the support for the first three month shall be incorporated and the decision on maintenance expenses and its revision from time to time are the sole right of the Arbitrator. They also agree that the Arbitrator shall determine the amount of compensation due to the Husband in case of Khul' within a maximum that is equal to the amount of the Mahr.

² Since a wife is not obligated to serve her house, husband and children, the Arbitrator may decide to consider her voluntary work as a full time housewife as a kind of employment that may qualify her to entitlement of end-of-service compensation. Additionally, this condition may be stipulated in Article VIII.

5. Right to Property Settlement in the Event of Separation or Divorce.

Bride and Groom each agree with the other that this Contract and the mutual releases given by each to the other with respect to the assets listed in Sections 3, 4, and 5 of Article VI shall apply and shall constitute the division of said property and the settlement of their rights therein in the event that either party institutes against the other a divorce proceeding, a proceeding for permanent or temporary separation, or a proceeding for separate maintenance and support. Each party agrees with the other that in such event, she or he will not seek, in any such proceeding, to enforce or claim any rights in the assets listed in said Sections 3, 4, and 5 of Article VI or seek to divide or settle rights in said assets in any manner other than that provided herein. Both parties further agree with each other that each will not assert or claim any other rights in or to the assets listed in Sections 3, 4, and 5 of Article VI, whether owned prior to marriage or acquired during marriage, even in case such properties may have been mixed together or used by both parties or by the non-owner party, whether now or hereafter given by applicable law, which are inconsistent with the terms of this Contract.

Groom and Bride further agree to waive any right to such assets and properties even if the laws then applicable grant such rights. In the event of a separation or divorce, and in the case of death of one of them both parties agree that all assets jointly owned by the parties with one another or recorded on both our names as community property shall be divided between them in equal shares.

- 6. Alimony.** Although the parties contemplate a long and lasting marriage, terminated only by the death of one of the parties, they also recognize the possibility of divorce. If the marriage is terminated, regardless of which party is at fault or initiates such action and regardless of jurisdiction, venue, or location of such action, the parties hereby specifically agree that this Contract, to the extent allowed by applicable law at the time of such divorce, shall serve as a bar or estoppel of the Wife or Husband to receive any alimony, whether pendente lite or permanent, from the other spouse; provided, however, that in the event of divorce the Husband agrees to pay all his obligations as mentioned in Section VII-4 above in cash to the Wife upon receipt of her written waiver and release of all other alimony rights or claims.

ARTICLE VIII: SPECIAL CONDITIONS

Bride and Groom each one alone and together agree, announce, declare and accept that the following conditions, although optional from the Shari'ah point of view, are agreed upon, consented and accepted by both of them; they are binding on each and both of them, as the Prophet, pbuh, emphasized that conditions in marriage are most worthy of fulfillment than all conditions.

Consequently, we _____, Groom and _____, Bride hereby agree on the following special conditions:

- a. The Bride, as a Wife, has full right to pursue her education to whatever level she likes and the expenses of her education are considered an intrinsic ingredient of the household expenses. She also has full right to take a job and a career of her liking with no interference of the Husband in any part of her income whether from employment or from a business she may practice. Of course, they will help and support each other promote her/his economic, financial, educational and spiritual standing.
- b. _____
- c. _____
- d. _____
- e. _____

(You may add here any conditions, please see footnote for a sample)³

ARTICLE IX: MISCELLANEOUS

- 1. **Informed Consent.** Bride and Groom each declares that she or he fully understands the terms and provisions of this Contract, that she or he has been fully informed of her or his legal rights and liabilities, that she or he believes that the provisions of this Contract are fair, just and reasonable, that she or he signs this Contract freely and voluntarily and with full awareness of its legal implications, and that she or he enters into this Contract freely,

³ Here are a few examples of these conditions, you may choose from or add other conditions or delete the whole article :

- 1. Wife shall have the right to divorce her husband only in the following events:
 - a) If the husband marries another woman, whether legally or not, or lives with another woman as husband and wife,
 - b) If the husband leaves home for more than a year with no news or living expenses from him to his wife and children,
 - c) If the husband decides to take his wife and children to another country without her consent.This divorce shall be performed by the wife on her own discretion without any need for arbitrators and all its resulting consequences and responsibilities, including but not limited to the delayed part of Mahr, end of marriage support, living expenses of minors and their mother, damage and housewife maintenance expenses, etc. must be born by the husband.
- 2. Wife has a right to continue her education and to work in her profession or in any other Shari'ah-permitted business and her husband hereby agrees to permit her to go to work and to abstain from any and all actions and claims that may prevent her from going to study or work or to access her study or work places.
- 3. If the husband divorces his wife, she is entitled to an additional end of marriage compensation for healing and recuperating in the amount of one month of his income for each year or part of year of marriage. By income we mean the average gross, before taxes and any deductions, income of the past twelve month before divorce. This compensation is in addition to all other entitlements of the wife in case of divorce as mentioned in other Sections of this contract. (for Shari'ah justification of this compensation refer to fn. 3).
- 4. You can also add any other conditions such as not to change residency of certain area, right for paid visits to family if the family lives in a distant place, taking her to Hajj at his expenses, etc.

knowledgeably and in good faith and not under duress or undue influence from the other.

2. **Governing Law.** This Contract shall be governed by and construed in accordance with the laws of the State of _____, which laws, the parties understand, both by statute and common law, uphold the validity of Marriage contracts.
3. **Community or Marital Property States.** Should one or more of the parties hereto ever become domiciled in a community or marital property jurisdiction or their domiciliary jurisdiction adopts such property rules, it is each party's intention that neither community property, quasi-community property, marital nor quasi-marital property rules shall apply to them or the assets of either of them, except for assets they willfully and voluntarily register and record in both their names.
4. **Entire Understanding.** This Marriage Contract contains the entire understanding of the parties, and there are no representations, covenants, warranties, promises and undertakings, oral or otherwise, other than those expressly set forth herein. This Contract is intended to cover all assets now owned by each party and all assets which the parties may hereafter acquire, jointly and individually. Further, this Contract is intended to cover all separate and marital property of the parties as those terms are defined in Section _____ of the state of _____ Code Annotated.
5. **Binding Contract and Termination.** This Marriage Contract shall be effective from the date and hour we sign it, and shall inure to the benefit of, and shall be binding upon, the parties hereto, their heirs, personal representatives and assigns. The parties may, by written contract only, modify this Marriage Contract at any time. The Marriage termination can only happens by death of either party or as stipulated in this contract.
6. **Enforcement of Contract.** In the event either party seeks to enforce the terms of the Contract in a jurisdiction that fails or refuses to recognize its validity, such judicial determination shall not prevent the other party from seeking to enforce the Contract in another jurisdiction.
7. **Severability.** In the event any provision of this Marriage Contract shall be held invalid, unenforceable or void for any reason, the remaining provisions of this Contract shall not be affected, said provisions being severable.
8. **Assignment.** This Contract is personal to each of the parties hereto, and neither party may assign nor delegate any of her or his rights or obligations hereunder.

9. **Special Provision.** Notwithstanding any provision herein to the contrary, both parties agree to the following special provision:

A Marriage Certificate is issued at the time of signing this contract to denote the signing and implementation of this Marriage Contract.

IN WITNESS WHEREOF, we _____ and _____ the parties hereto put our hands to execute this marriage Contract in the presence of the Witnesses and a Marriage official,

SIGNATURES

BRIDE

Signature _____
Name _____
Address _____
Date _____

GROOM

Signature _____
Name _____
Address _____
Date _____

Bride's Wali (Optional)

Signature _____
Name _____
Address _____
Date _____

WITNESSES

SIGNATURE _____
NAME _____
ADDRESS _____

SIGNATURE _____
NAME _____
ADDRESS _____

City of _____ State of _____ Date _____

Signature of Marriage Official: _____
Name of Marriage Official: _____

**ANNEX I
LIST OF ASSETS AND INCOMES OF BRIDE**

DO NOT COPY

ANNEX II
LIST OF ASSETS AND INCOMES OF GROOM

DO NOT COPY

ANNEX III

GROOM'S WAIVER OR RELEASE OF RIGHT OF ELECTION

(A waiver signed by the Groom and another waiver signed by the Bride must accompany this Marriage Contract)

I, _____, am the Groom of Miss _____.
We are of the Muslim faith and we believe in the Shari'ah, the Law of Islam.

I have been advised by legal counsel that pursuant to the laws of the State of _____ and other states or jurisdictions that upon my Wife's death, the law of the state or jurisdictions in which she shall die domiciled that I may be entitled to an elective share or augmented share of my Wife's estate or an amount which is pursuant to the intestate laws of the State of _____ or another state or jurisdiction which may not be in accordance with the distribution provisions of the Schedule of Mawarith as set forth in the Islamic Law. I realize that the entitlement of the intestate laws of the State of _____, other states and jurisdictions may be higher than the entitlement of the Shari'ah's Schedule of Mawarith

I have made a fair and reasonable disclosure to my Bride as to the assets, properties and financial obligations of what I own jointly and individually.

A copy of the list of assets, properties and financial obligations is attached to and made part of the Marriage Contract. I have had an opportunity to seek independent legal advice from my legal advisor and/or counsel with Islamic scholars, and I agree to receive a share of my Wife's estate in accordance with the Laws of Islam and not in accordance with the laws of the State of _____ or any other state or jurisdiction.

For mutual promises, for good consideration made by my Bride and based on my faith in Islam and the Islamic Shari'ah, I knowingly and voluntarily waive my respective rights to elect to take any action against the estate of my Wife and/or to take a surviving spouse's share under the intestate laws of the State of _____ or any other state or jurisdiction. I acknowledge that I have received a copy of this waiver form, and a copy of my Bride's waiver or release of right of election form, and a copy of my Bride's list of assets, property and financial obligations.

I declare and announce that this waiver/release of right shall be legally binding on me and cannot be revoked and/or modified except by a written consent from all the heirs of my wife after her death. I further agree that the due heirs of my Wife, as shall be determined in accordance with the Schedule of Mawarith, shall have full right to enforce this Waiver on me through any court of justice anywhere in the world. I also understand that any and/or all of the heirs shall have the right, individually and collectively, to waiver their right to the distribution of the estate of my Wife in my favor or in favor of any other heir, their own children or any other person.

Dated: _____
Name: _____
Signature: _____

Witness 1 _____

Witness 2 _____

STATE OF _____
COUNTY OF _____

On the _____ day of _____, 20__ before me,
personally appeared _____ and _____ and
_____ personally known to me (or proved to me on the basis of satisfactory
evidence) to be the persons whose names are subscribed to the within instrument and
acknowledged to me that they executed the same in their authorized capacities and that by their
signatures on the instrument the persons executed the instrument.
WITNESS my hand and official seal.

Signature _____.

(This area for official notarial seal)

Title of document _____
Date of document _____ No. of Pages _____
Other signatures not acknowledged _____

ANNEX IV

BRIDE'S WAIVER OR RELEASE OF RIGHT OF ELECTION

(A waiver signed by the Groom and another waiver signed by the Bride must accompany this Marriage Contract)

I, _____, am the Bride of Mr. _____. We are of the Muslim faith and we believe in the Shari'ah, the Law of Islam.

I have been advised by legal counsel that pursuant to the laws of the State of _____ and other states or jurisdictions that upon my Husband's death, the law of the state or jurisdictions in which he shall die domiciled that I may be entitled to an elective share or augmented share of my Husband's estate or an amount which is pursuant to the intestate laws of the State of _____ or another state or jurisdiction which may not be in accordance with the distribution provisions of the Schedule of Mawarith as set forth in in the Islamic Law. I realize that the entitlement of the intestate laws of the State of _____, other states and jurisdictions may be higher than the entitlement of the Shari'ah's Schedule of Mawarith

I have made a fair and reasonable disclosure to my Groom as to the assets, properties and financial obligations of what I own jointly and individually.

A copy of the list of assets, properties and financial obligations is attached to and made part of the Marriage Contract. I have had an opportunity to seek independent legal advice from my legal advisor and/or counsel with Islamic scholars, and I agree to receive a share of my Husband's estate in accordance with the Laws of Islam and not in accordance with the laws of the State of _____ or any other state or jurisdiction.

For mutual promises, for good consideration made by my Groom and based on my faith in Islam and the Islamic Shari'ah, I knowingly and voluntarily waive my respective rights to elect to take any action against the estate of my Husband and/or to take a surviving spouse's share under the intestate laws of the State of _____ or any other state or jurisdiction. I acknowledge that I have received a copy of this waiver form, and a copy of my Groom's waiver or release of right of election form, and a copy of my Groom's list of assets, property and financial obligations.

I declare and announce that this waiver/release of right shall be legally binding on me and cannot be revoked and/or modified except by a written consent from all the heirs of my Husband after her death. I further agree that the due heirs of my Husband, as shall be determined in accordance with the Schedule of Mawarith, shall have full right to enforce this Waiver on me through any court of justice anywhere in the world. I also understand that any and/or all of the heirs shall have the right, individually and collectively, to waive their right to the distribution of the estate of my Husband in my favor or in favor of any other heir, their own children or any other person.

Dated: _____
Name: _____
Signature: _____

Witness 1 _____

Witness 2 _____

STATE OF _____
COUNTY OF _____

On the _____ day of _____, 20__ before me,
personally appeared _____ and _____ and
_____ personally known to me (or proved to me on the basis of satisfactory
evidence) to be the persons whose names are subscribed to the within instrument and
acknowledged to me that they executed the same in their authorized capacities and that by their
signatures on the instrument the persons executed the instrument.
WITNESS my hand and official seal.

Signature _____.

(This area for official notarial seal)

Title of document _____
Date of document _____ No. of Pages _____
Other signatures not acknowledged _____

ANNEX V

CONTRACT FOR DISTRIBUTION IN ACCORDANCE WITH THE ISLAMIC LAW OF JOINT AND SIMILAR PROPERTIES UPON THE INCIDENCE OF DEATH OF ANY PARTY

This contract is concluded between _____ and _____, Groom and Bride.⁴

We, the undersigned, understand and agree that for mutual promises, for good consideration made between us, and in accordance with our belief in the Islamic Shari'ah, that upon our respective death we shall make the required distribution of our assets which are in joint ownership, co-ownership, community ownership, tenancy-in-common and any similar legal arrangement of owning together in accordance with the schedule of Mawarith.

If we own real property wherever located and if the real property is in joint ownership, co-ownership, community ownership, tenancy-in-common and/or any similar arrangement, only for the purpose of distribution to heirs mentioned in the Schedule of Mawarith and upon the death of either one or both of us, it is presumed that the interests of each one of us in such property(ies) are equal in a such a way that each one of us owns an undivided 50% share or unit of the real property, unless we designate ownership differently in the deed, title or any other document that substantiates our ownership to the real property. We agree and understand that the share or unit of ownership that the deceased party owned will not be retained by the surviving spouse, co-owner, joint owner or tenant-in-common, but will be distributed to the heirs of the deceased in accordance with the Schedule of Mawarith.

In the event of the death of one of us, the surviving spouse or joint tenant shall distribute the 50% share of the deceased spouse in the real property to his or her heirs pursuant to the Schedule of Mawarith.

In the event there is personal property, including bank and investment accounts, stocks, interests in businesses and any and all other properties wherever located and if these properties are in joint ownership, co-ownership, community ownership, tenancy-in-common and/or any similar arrangement, the same principles and rules, as mentioned in the preceding Sections above, should be applied in the event of the death of one of us.

We agree that this agreement shall be legally binding to each one of us and can only be revoked and/or modified by the undersigned parties in writing. We further agree that the due heirs of the deceased party, as shall be determined in accordance with the

⁴ If joint property is between other persons such as partners, parents and children or any others, the phrase 'husband and wife' should be changed accordingly.

Schedule of Mawarith, shall have full right to enforce this agreement on the surviving party in any court of justice anywhere in the world. We also understand that any and all of the heirs shall have the right, individually and collectively, to waiver and disclaim their rights to the distribution of these properties, real or personal or both, in favor of the surviving spouse, any other heir, their own children or any other person.

Each party had entered into this contract after exercising his/her full right to independent legal advice and counseling and/or advice of an Islamic scholar before signing this within agreement. We have been advised by our own legal counsel that pursuant to the laws of the State of _____ and other states or jurisdictions that upon our death, the law of the state or jurisdictions in which we shall die domiciled that our surviving spouse may be entitled to full control and ownership of such properties. We knowingly and voluntarily waive our respective rights to elect to retain full ownership of such properties or to take any action against this agreement.

This agreement shall be legally binding on the heirs at law of the parties to this agreement, and shall be enforceable in the courts of any jurisdiction.

We further acknowledge that we have reviewed this agreement, have sought the advice of legal counsel and/or Islamic counsel, and that we have each received a copy of this agreement.

Dated: _____
Bride: _____
Signature: _____

Dated: _____
Groom: _____
Signature: _____

Witness 1 _____

Witness 2 _____

STATE OF _____

COUNTY OF _____

On the _____ day of _____, 20__ before me, _____
personally appeared _____ and _____ and

_____ personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacities and that by their signatures on the instrument the persons executed the instrument.

WITNESS my hand and official seal.

Signature _____.

(This area for official notarial seal)

Title of document _____
Date of document _____ No. of Pages _____
Other signatures not acknowledged _____