DECLARATION OF ATHAR A. KHAN

I, Athar A. Khan, if called to testify at the hearing before Judge on the claim of for Title XVI supplemental security income benefits, would declare and state as follows:

1. I am a member of the bar of the Supreme Court of the State of Illinois, am practicing law with the Chicago law firm of McAndrews, Held & Malloy, and am over

twenty-one years of age. I have personal knowledge of the matters set forth in this declaration, and submit this declaration to provide an explanation and interpretation of the word "own" and the concept of "ownership" in Pakistani society.

2. I was born, and lived until the age of 18, in Karachi, Pakistan. My parents and my brother still reside in Karachi. I speak with my family several times each week, and visit them at least once each year. As such, I am fluent in, and understand the nuances of Urdu, the predominant language of Pakistan.

3. Most words in Urdu do not have an exact one-to-one, direct translation to English. This is because Urdu is an mixture of Persian, Arabic, Turkish, Hindi, Pashto, and several other regional languages and dialects. Urdu uses Arabic script, sounds similar to Hindi, but uses elements of Persian grammar. Perhaps this is why even Google – which offers translations in over fifty languages including Arabic, Persian, Hindi, and Turkish – does not offer translation services for Urdu.

4. As it is generally understood in the United States, the word "own" as it pertains to real property, implies a right to sell, or at least rent the property to another. That is, the word "own" connotes an ability to convert a property to cash, or to derive monetary value from it. However, in Pakistani society, the word "own" does not have the same exact meaning.

5. Pakistan is overwhelmingly an Islamic country. Since the payment or acceptance of interest is forbidden in Islam, most people pay cash for all their

purchases. Because most individuals do not have the financial resources to pay cash for their homes, a majority of the members of society are perpetual renters.

6. Because most people rent but never hold title to their home, the word "own" as it pertains to property, is commonly understood in Pakistani culture, to connote a moral right to stay at the premises rather than having an ability to sell, rent, or derive any monetary value from the property.

7. For example, my parents rent a house in Karachi. Even though my parents do not hold title to the property, based on the typical usage and understanding of the word "own," it would be appropriate for them to state that they "own" the property.

8. Similarly, based on my relationship to and with my parents, and the typical usage of the word "own," if I stated that "I own a home in Karachi," my statement would be readily understood in Pakistani culture to mean that I have a moral right to stay at my parents' residence when I visit them. In fact, even though I have no legal rights in the property, and no ability to derive any monetary value from the property, if I stated that "my <u>parents own</u> a home in Karachi" my statement would indicate a rift in my relationship with my parents, rather than explain my relationship to the property. Therefore, in keeping with Pakistani culture, it would be more appropriate for me to state that "<u>I own</u> a home in Karachi."

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on April 27, 2010 in Chicago, Illinois.

/s/ Athar A. Khan.

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