

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

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

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

10 8. Similarly, based on my relationship to and with my parents, and the
11 typical usage of the word “own,” if I stated that “I own a home in Karachi,” my
12 statement would be readily understood in Pakistani culture to mean that I have a moral
13 right to stay at my parents’ residence when I visit them. In fact, even though I have no
14 legal rights in the property, and no ability to derive any monetary value from the
15 property, if I stated that “my parents own a home in Karachi” my statement would
16 indicate a rift in my relationship with my parents, rather than explain my relationship
17 to the property. Therefore, in keeping with Pakistani culture, it would be more
18 appropriate for me to state that “I own a home in Karachi.”

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

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23 Executed on April 27, 2010 in Chicago, Illinois.

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26 /s/ Athar A. Khan.