



Sixth question of Fatwa No. 6431

Q 6: As you know the government, may Allah support it, provides loans for building or repairing houses and so, a person may take twenty-five years to repay the loan. What is the ruling on that debt? Is it the same as debts that are owed to other persons that a deceased person is accountable for or does it have a particular ruling?

A: The amount of such a loan that has not been repaid is considered a debt that should be paid out of the property of the deceased just like any other debt. This is because of the generality of the Hadith of the Prophet (peace be upon him): [﴿ The soul of a \(dead\) believer remains suspended by his debt, until it is repaid on his behalf. ﴾](#)

May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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