Brograamka Iibsadaha Guriga Marka-Kowaad

Department of Neighborhood Development

The Boston Home Center

Liiska Hubinta Arjiga

La dhamaystiray lana saxiixay Arjiga Brograamka Kaalmada Maaliyadda (Financial Assistance Program Application)

- ☐ **Koobiga Shahaadada Iibsadaha Guriga 101 (Homebuyer 101 Certificate) bixiyaha CHAPA soo ogolaaday https://www.chapa.org/**
- ☐ **Koobiga Heshiiska Iibsiga iyo Gadidda (Purchase and Sale Agreement), ama Qorshaha la Saxiixay lana Ogolaaday**
- ☐ **Koobiga Warqadda Horay loo Ogolaaday (Pre-Approval) ama Horay loo Aqoonsaday) lagana soo qaatay Deymiyaha Ka Qeybgala Xarunta Guriga Boston (Boston Home Center Participating Lender)**
- ☐ **Foomka W-9, oo saxiixan, lagana heli karo: https://www.irs.gov/pub/irs-pdf/fw9.pdf**
- ☐ **Looma baahna Affidafitka Masaruufka Cunugga (Child Support Affidavit) ee xubin kasta oo ka tirsan reerka kana yar 18 sanno uu arjiilaha ama arjiilaha-labaad ku qaadanin masaruufka ilmaha**

Kuwa soo socda waxaa loogu talogalay dhamaan xubnaha reerka ee jira 18 sanno ama ka weyn kuna talojira in ay soo galaan hantida:

- ☐ **Koobiga Canshuur Celinta Federaalka (Federal Income Tax) 3dii sanno la soo dhaafay oo saxiixan lana soo raaciyay dhamaan jadwalada**
- ☐ **Koobiga 3dii sanno ugu dambeysay foomamka W-2**
- ☐ **Dabada jeegagga 30kii maalmood ugu dambeyay**
- ☐ **Haddii aad iskaada u shaqeysatid, Bayaanka Fa'iidada iyo Khasaarada muddo hal sanno ilaa iminka**
- ☐ **Caddeynta dakhliga laga helo dhamaan ilaha kale sida Warqadda Siinta Soshal Sekuritiga (Social Security Award Letter), Magta Shaqo La'aanta (Unemployment Compensation), Hawlgabnimada (Pension), iwm.**

- ☐ Bayaanada hantida iminka jirta 3dii bil ugu dambeyay lagana soo qaato dhamaan Hay'adaha Maaliyadda, sida bangiyada, 401k, maalgelinta, maalgelinta "stock", bangiyada deynta, iwm.
- ☐ Koobiga Shahadooyinka Dugsiga (School Transcripts) ee ardayda tagta dugsiga waqti buuxa kana weyn 18 sanno.
- ☐ Looma baahna Affidafitka Dakhliga kuwa ka yar 18 sanno ama kuwa ka weyn balse aan iminka shaqeynin.

Brograamka Iibsadaha Guriga Marka-Kowaad
The Boston Home Center

Tilmaamaha Gudbinta Arjiga iyo Lacag Bixinta ee Internetka

Fadlan magacaaw warqadaada adiga oo isticmaal qaabka nidaamka magacaabidda BHC: **APPaddress ama PAYaddress** (tusaale ahaan: APP23MainStreet, PAY229MainStreet). Fadlan, hal PDF ahaan u soo gudbi jawaabtaada, haddii aad awoodid. Haddii ay waajib kugu tahay in aad soo gudbisid warqado badan, fadlan waxaad magaca warqadda ku dartaa nambar si xisaabta loogu daro dhamaan qeybaha warqadda (tusaale: **APPaddress.1** iyo **APPaddress.2**).

Raac tilmaamaha ku qoran hoos si aad u soo gelisid warqadaada

Tilmaamaha sida loo soo geliyo warqadaha (Upload)

- Browserka, geli URL: https://transfer.boston.gov (waxaa kuu soo baxa sawir iyo erayo - "File Server - Serv-U").
- Geli **magaca isticmaalaha:** "**BHC_FirstTimeHomeBuyers"**iyo **erayga lagu galo (password)**: "**buyahome#**"; Riix "Gal" (Login)"
- Dooro "Upload" ("Geli"), riix "Choose File" ("Dooro Faylka"); dooro faylka aad u baahan tahay in aad soo gelisid; riix "Open" ("Fur"); riix "Geli" ("Upload";
- Kaddib marka faylka la soo geliyo, waxaad ku noqon doontaa shaashadda "Choose File" ("Dooro Faylka"); riix "Close" ("Xer").

Xasuusin: Ma heli doontid xaqiijin in aad ku guuleysatay waxa aad soo gelisay. Kaddib marka aad gudbinta soo gelisid, ma awoodi doontid in aad gashid faylka aad soo gelisay. Haddii aad u baahan tahay in aad wax ka baddashid warqadaada, waa in aad dib u soo gudbisid warqadda adiga oo raaca tilmaamahaan laga bilaabo horaanta.

Si loo xaqiijiyo in soo gudbinta ay soo gaarto transfer.boston.gov, fadlan soo dir codsiga kuna soo hagaaji emailka **HomeCenter@Boston.gov**

I. Macluumaadka Arjiilaha

Arjiilaha: _____
Kowaad Dhexe Dambe

SS#_____ Email_____

Cinwaanka: _____
Jidka Magaalada Gobolka Zip

Taariikhda Dhallashada: _____ Tel. Gacanta_____

Tel. Guriga _____ Tel. Shaqada _____

Miyaad tahay Muwaadin Mareykan? ☐ Haa ☐ Maya
Miyaad Tahay Shisheeye Daggan? ☐ Haa ☐ Maya

Arjiilaha-Labaad:

_____
Kowaad Dhexe Dambe

SS#_____ Email_____

Cinwaanka: _____
Jidka Magaalada Gobolka Zip

Taariikhda Dhallashada: _____ Tel. Gacanta_____

Tel. Guriga _____ Tel. Shaqada _____

Miyaad tahay Muwaadin Mareykan? ☐ Haa ☐ Maya
Miyaad Tahay Shisheeye Daggan? ☐ Haa ☐ Maya

II. Hantida Loo Rabo Deynta

Fadlan ka jawaab su'aalaha hoose ee ku saabsan hantida la rabo in la iibsado.

Cinwaanka Hantida:
_____

Xaafadda: _____ Boston, MA Zip Code: _____

Nooca Hantida. **Fadlan calaamee hal keliya:**

- ☐ Hal-Qoys
- ☐ Labo-Qoys
- ☐ Saddax-Qoys
- ☐ Kondominium

Taariikhda Dhismaha Hantida: _____

Taariikhda La Soo Jeediyay In La Soo Afjaro Laga Bilaabo:

Heshiiska Iibsiga iyo Gadidda: _____
ama
Qorshaha La Saxiixay Lana Ogolaaday: _____

Sicirka Iibsiga: _____

Deymiyaha Deynta Hantida: _____

III. Macluumaadka Dakhliga Reerka

Tirada dadka raba in ay daggaan hantida: _____

Fadlan hoos ku qor:

Magaca Xubinta Reerka	Taariikhda Dhallashada	Xariirka uu la leeyahay Arjiilaha	Dakhliga Guud Sannadka
		Arjiilaha	

Wadarta Dakhliga Reerka: _____

IV. Macluumaadka Hantida Reerka

Lacagta caddaanka, Xisaabaadka Bangiga, Xisaabaadka Maalgelinta, iwm.

Magaca Qofka Ku Qoran Xisaabta	Hay'adda	Nambarka Xisaabta	Baaqiga Xisaabta

Wadarta: _____

Hawlgabnimada iyo Xisaabaadka 401(k)

Magaca Qofka Ku Qoran Xisaabta	Hay'adda	Nambarka Xisaabta	Baaqiga Xisaabta

Wadarta: _____

V. Macluumaadka Kale Maaliyadda Loo Baahan Yahay

Arjiilaha kaalmo maaliyad miyuu ka helay Waaxda Horumarinta Deriska Magaalada Boston (City of Boston Department of Neighborhood Development)?

☐ Haa ☐ Maya

Haddii ay haa tahay, fadlan qor taariikhda _____, ujeedada_____

_____, iyo

Cinwaanka Hantida_____.

VI. Maluumaadka Xaqiijinta Suuqeynta

Fadlan dhamaystir qeybta soo socoto si aad noogu kaalemysid in aan buuxino sharuudahena xaqiijinta suuqeynta. Jawaabtaada waa mid aad iskaada u dooratay mana saamayn doonto arjigaada.

Isirka Arjiilaha:

☐ Hindida Mareykanka Ama Dhalladka Alaska

☐ Dhalladka Hawaii ama Jasiiradda Basifigga kale

☐ Aasiyaan

☐ Caddaan

☐ Madow ama Mareykanka Afrikaanka

☐ Kale:_____

Arjiilaha ma yahay Hisbanik ama Latino? ☐ Haa ☐ Maya

Arjiilaha ma yahay qof itaal darran? ☐ Haa ☐ Maya

Arjiilaha ma Tahay Dumar oo Madax ka ah Reerka? ☐ Haa ☐ Maya

Arjiilaha miyuu ka weyn yahay 62 sanno? ☐ Haa ☐ Maya

Sideed ku maqashay Brograamkaan (calaamee dhamaan inta ku quseeyso)?

- ☐ Xayaysiinta Wargeyska
- ☐ Internetka Xarunta Guriga Boston
- ☐ Kaarka Boostada Guriga
- ☐ Xayaysiinta Internekta
- ☐ Fasalka Iibsadaha Guriga 101
- ☐ Saaxiib
- ☐ Fasalka Kaalmada Maaliyadda
- ☐ Wax kale: _____

VII. Saxiix kaddibna ku qor Taariikhda

Aniga waxaan caddeynaa sida hoos timaado been abuurka in macluumaadka la soo dhaafay yahiin run, sax, dhamaystiran iyo toosan dhinac kasta. Aniga, waxaan fahamsanahay sida hoos timaado Sharciga Sheegashada Beenta (False Claims Act), 31U.S.C§§ 3279-3733, kuwa iyagoo ogsoon soo gudbiya, ama sabab u noqda in qof kale ama hay'ad, soo gudbiso sheegashooyin been ah oo lagu qaato maaliyadda dawladda, waxaa loo qabsan karaa saddax laab khasaarada soo gaartay dawladda lagu darray ciqaabta madaniga halkii sheegasho oo been abuur lagu qaato.

_____	_____	_____
Arjiilaha (daabac magaca)	Saxiixa Arjiilaha	Taariikhda
_____	_____	_____
Arjiilaha-Labaad (daabac magaca)	Saxiixa Arjiilaha-Labaad	Taariikhda

☐ *Marka aan calaameeyo sanduuqaan, Aniga waxaan ogsoonahay in marka aan magaceyga ku qoro, in taasii rasmi ahaan baddali doonto saxiixa warqadaan.*

SIFEYNTA

Iibsadaha Guriga Marka-Kowaad: Qofka aan waxba ku lahayn guriga la daggan yahay muddada 3da sanno, ee ku dhamaata taariikhda iibsado (taariikhda la soo afjaro) hantida:

- Qof kasta oo milkiyadiisa guriga la xariirto xaas hore inta ay is qabeen;
- Qof kasta oo ah maamulaha guriga la soo barakiciyay, ama waalid keliya; iyo
- Qof kasta oo horay u lahaa guri la daggo keliya, aan si joogto ah ugu dhagganeyn aasaas joogto ah, ama hanti aan u hoggaansamin xeerarka qaabka dhismaha Gobolka, deegaanka, lana awoodin in loo hoggaamiyo in ka yar kharashka ku baxa dhismaha guri dhismahiisa yahay mid joogto ah.

Guriga Dhabta Ah: Guriga meesha iibsadaha uu caadi ahaan wax ku cuno iyo jiifto kuna haysto alaabtiisa, alaabteeda ama alaabta reerka; uu daggan yahay ama ku talojiro in uu daggo iibsadaha sida gurigiisa ama gurigeeda ama gurigooda, looguna talogelin sida hanti loo adeegsado maal gelin ahaan ama guriga fasaxa ama aasaasiyan loo isticmaalo tujaara ama ganacsi. Iibsadaha waa in uu daggo hantida muddo shan (5) maalin oo ka mid ah todobo (7) maalin todobaadkii, kaddibna haddii ay dhacdo in isaga/iyada ama iyaga ku maqan yahiin fasax, ganacsi ama sabab kasta oo kale, maalmaha ay maqan yahiin kama badnaan karaan lexdan (60) maalin isku xiga sannad kasta marka laga reebo jiifka isbitaalka.

Dakhliga Sannadka: Wuxuu mattalaa lacagta uu qofka shaqeysto muddo hal sanno, kana soo gasha dhamaan ilaha, ka hor inta aan laga goynin canshuurta.

Dakhliga Sannadka Reerka: Iskudarka dakhliga soo gala dhamaan dadka ku talojirta in ay ku noolaadaan hooyga. **Ilaha dakhliga waxaa ka mid ah, balse kuma eka:**

- Xisaabta oo idil, ka hor inta aan waxba laga goynin lacagaha la xoogsadoiyo mushaarka, lacagaha waqtiga dheeraadka, korsaarka, khidmadaha, bakhshiishka iyo gunnada, iyo kharashka kale ee lagu bixiyo adeegyada qofka;
- Korsaarka, macaashka, iyo dakhliga kale ee soo xaasila oo nooc kasta, lagana helo hantida dhabta ah ama hantida qofka leeyahay;

Reerka: Xubinta Reerka waxaa la sifeyn doonaa marka la gaaro waqtiga arjiga sida:

- Dadka sida joogtada u wada daggan, ee qaraabada laxmiga ah, ama ka dhexeeyo guur, korsasho, ilaalin ama hawlaha la xariira sharciga;
- Ama kuwa aan xariir sokke lahayn, balse wadaaga dakhli iyo ilo oo ku talojira in ay daggaan Guryaha DND sida in uu yahay gurigooda aasaasiga ee joogtada ah.

Labada qof ee sharciga isku guursaday waxaa loo qaadan doonaa in ay ka tirsan yahiin reerka. Hase ahatee, Haddii qofka uu "gaar u daggo," xaaska looma qaadan doono in ay ka tirsan tahay reerka haddii arjiilaha uu in ku filan caddeyn karo in xaaska ay gaar u daggan tahay.

Dadka wax isla iibsada, sida kuwa wada iibsada, ee iminka u daggan sida reero kala gaar ah, waxaa loo qaadan doonaa sida xubno ka tirsan reerka xagga arjiga.

DND waxay ka fakari doonta daruufaha kale kuwa aan la kulmin sifeyntaan haddii la keeno warqado ku filan iyo/ama warqadaha affidafitka.

DND waxay kaloo dalban kartaa warqado dheeraad ah hadba sida loogu baahdo si loo hubsado in loo hoggaansamida ujeedada brograamka.

Ku Dhaqanka Sifeyntaan: Brograamyada milkiyadda guryaha DND, kana mid ah kaalmada maaliyadda iyo guryaha milkiyadda ee ku kooban heshiiska. Siyaasaddaan waxaa lagu dabaqaa caddeynta xaq u yeelashada la fulliyo waqti kasta inta uu socdo bakhtiyaanasiibka iyo hawsha iibsiga.

- Xisaabta buuxda ee waqti ka waqti laga qaato Soshal Sekuriti, macaashka sannadka, ceymisyada, maaliyadda hawlgabnimada, xaqa, itaal darrida ama manaafacaadka dhimashada, iyo noocyada kale ee la midka ah kharashka lana qaato waqti ka waqti;
- Lacag bixinta baddalkii lacaga la shaqeysto, sida magta shaqo la'aanta iyo magta itaal darrida, magta shaqaalaha iyo xaqa la siiyo marka shaqaalaha laga joojiyo shaqada;
- Lacagaha kaalmada ceydha;
- Gunnada la qaato waqti ka waqti lana ogaan karo, sida taakuleynta xaaska, iyo lacagha masaruufka cungga, iyo ku biirinta lacagaha joogtada ama deeqda laga qaato ururo ama dad aan dagganeyn hooyga;
- Dhamaan lacagaha sida joogtada ah loo qaato, lacagaha khaaska iy gunnada uu qaato xubin ka tirsan Ciidaamada Qalabka Sida.

Hantida: Hantida waxaa ka mid ah dhamaan xisaabaadka bankiga ama xisaabaadka maaliyadda, ha ahaadaan lacagta caddaanka, lacagta ku soo siyaada hantida maguuraanka, maalgelinta, ama shay kasta oo qiimo leh. Shayga keliya oo ka reeban waa maaliyadda hawlgabnimada dawladda-ogolaatay iyo qorshooyinka keydka kulliyadda. Haddii loo baahdo in qorshaha hawlgabnimada ama qorshaha keydka kulliyadda la sarifo si loo taageero gadashada guriga, markaas oo keliya ayaa lagu dari karaa xisaabaadka hantida.

Qodobada iyo Sharuudaha

Xasuusin, isticmaalka keli ahaanta "Aniga" ama "waxayga" sida ku qoran hoos, waxaa soo gala jamaca marka ay jiraan in ka badan hal guri iibsade.

1. Mas'uuliyadda saaran qareenka u dooda bixiyaha deynta guriga waxay tahay in uu badbaadiyo maslaxadda bixiyaha deynta.

2. Qaataha deynta wuxuu qabsan karaa qareen u gaar ah, wuxuu qoran karaa qareen mattalaa maslaxadiisa ganacsiga, hase ahatee waa in bixiyo kharashka.

Aniga, _____, waxaan halkaan dalbaday Kaalmada Maaliyadda sida hoos timaado lacagta hormarinta (down payment) iyo brograamka kaalmada kharashka ku baxa soo afjaridda ee laga qaato Xarunta Guriga Boston (Boston Home Center). Aniga waxaan halkaan ku caddeynaa iyo waxaan ballan qaaday sida soo socoto.

- Macluumaadka Dakhliga Reerka (Household Income Information) waxaa soo gala dhamaan dadka ku talojira in ay daggan guriga, aan Aniga daggi doono. Aniga waxaan ku soo darray da'dooda, xariirka ay ila leeyahiin, isha (ilaha) ay ka helaan dakhliga, iyo dakhliga guud sannadka iminka lagu jiro ee ka soo gala dhamaan ilaha (dakhliga la canshuuro iyo dakhliga aan la canshuurin), kana mid ah balse ku ekeen: **dakhliga la shaqeysto, waqtiga dheeraadka, qeybsiga IRA, shaqada la shaqeeyo qeyb ka mid ah waqtiga, gunnada, macaashka, korsaarka, fa'iidada sannadka, hawlgabnimada, Magta Maamulka Ciidamada (Veterans Administration VA Compensation), dakhliga kireynta guud ama dakhliga kirada muddada dheer iyo muddada gaaban, khidmadaha, dakhliga gadaal loo dhigay, kharashka ceydha, manaafacaadka soshal sekuriti, lacagaha itaal darrida, taakuleynta xaaska, lacagaha masaruufka ilmaha, kaalmada dadweynaha, mushaarka fasaxa jirrada, magta shaqo la'aanta, iyo dakhliga laga helo ammaanada, hawlaha ganacsiga, iyo maal gelinta.**
- Aniga waxaan fahamsanahay in ay waajib igu tahay in aan isticmaalo Deymiyaha Ka-Qeybgala Magaalada Boston (City of Boston Participating Lender) iyo deynta la soo ogolaaday ee u hoggaansan xuduudda waafaqsan deynta Fannie Mae.
- Aniga waxaan fahamsanahay in, ka hor inta aan qaadanin Kaalmada Maaliyadda, leyga rabo in aan saxiixo Warqadda Ballan Qaadka iyo Deynta (Promissory Note and Mortgage) lana xariirta dhamaan kaalmada xisaabta buuxda aan qaatay.
- Aniga waxaan daggi doonaa guriga aan ku talojiro in aan iibsado sida guriga ugu muhiimsan muddo lexdan (60) maalin gudahooda laga bilaabo taariikhda soo afjaridda iibsiga haddii ay raali ku noqoto Waaxda Horumarinta Xaafadda Magaalada Boston (City of Boston Department of Neighborhood Development (DND) kaddibna waxaan daggi guriga.
- Aniga waxaan kaloo aaminsanahay, Aniga oo daacad ka ah, in aan u guuro guri banaan iyo in daggideyda ma barakicin doonto dagganeyaasha ama milkiilahii hore. Aniga waxaan fahamsanahay in ugu yaraan hal guri banaan yahay marka aan soo guuro.
- Aniga kor uma qaadi dooni kirada dagganeyaasha si aan ugu qasbo in ay ka baxaan hantida sannadka kowaad gudaheeda marka aan la wareego milkiyadda.
- Aniga waxaan hantidaan ugu noolaan doonaa sida gurigeyga aasaasiga inta ay socoto deyntaan.
- Angia ma yeelanin hanti saddaxdii (3) sanno ee la soo dhaafay.
- Aniga waxaan aqoonsanahay in baddalaadda kondominiumka aan la ogoleyn inta lagu dhex jiro muddada deynta.

- Aniga waxaan la socdaa in haddii aan xaq u yeesho marka HUD fiiriso dakhliga, kaddibna aan iibsado hanti la dhisay sannadka 1978 ka hor, in loo baahan yahay in Fattashaadda Rinjiga La Arki Karo (Visual Paint Inspection) lagu sameeyo hantida ka hor inta aan la soo afjarin iibsashada (closing).
- Aniga waxaan ogsoonahay in muddo lex (6) bil gudahooda laga bilaabo heshiiska iibsashada (closing), waa in aan qaato fasalka "Iibsadaha Guriga 201" ("Homeowner 201") ee laga qaato MAHA.
- Aniga waxaan fahamsanahay in deynta legya rabo loona baahan yahay in aan bixiyo:

    A. Iibinta ama wareejinta ay maslaxadda milkiyadda ku leedahay hantida ama dib u maalgelinta hantida.
    B. Haddii aan joojiyo in aan dayactiro hantida oo ah meesha ugu muhiimsan aan dagganahay.
    C. Haddii aan jebiyo qodobada warqadda ballan qaadka ama deynta guriga.

Caddeynta

- Aniga weligey leyguma helin dambiga dab shididda ama kadeedka loo geysto dagganaha ama leyguma helin in aan jebiyay sharciyada u daggsan Caddaaladda Guriyeynta (Fair Housing).
- Aniga iminka ma ihi eeydeysane ku lug leh kiis la xariira dab shidid, mana ihi eedeysane ku lug leh arrin la xariirta Caddaaladda Guriga.
- Aniga hadda ma ihi eedeysane ku lug leh dhedhexaadinta lala galo Guddiga Caddaaladda Guriyeynta Boston (Boston Fair Housing Commission) ama Guddiga ka soo Horjeedo Takoorka Massachussets (Massachusetts Commission Against Discrimination).
- Aniga leyguma laha waajibka canshuurta hantida iga saaran Magaalada Boston.
- Aniga waxaan caddeynaa in Aniga, ama xubin ka tirsan reerka qoyska sokke, uusan iminka ahayn ama uusan toban iyo labadii (12) bilood ee la soo dhaafay ahayn shaqaale, wakiil, la-talliye, sarkaal, ama aan loo dooranin ama loo magacaabin sarkaal ka tirsan Waaxda Horumarinta Deriska ee Magaalada Boston (City of Boston Department of Neighborhood Development). Marka la soo qaado ujeedooyinka kashifaaddaan, "xubinta sokke qoyska" waxaa ka mid ah waalidiinta, xaaska, walaalaha, ama caruurta, iyadoo aan la fiirinin meesha ay daggan yahiin.
- Aniga waxaan la socdaa in macluumaadka ku jira halkaan hoos yimaadaan xaqiijinta DND ama wakiiladeeda.

- Aniga waxaan ruqsad siiyay hay'addeyda qaabilsan deyminta in ay qoraalka sirta ee la xariira deynteyda guriga u kashifto DND ama wakiiladeeda u gaarka ah, ujeedadana tahay xaqiijinta macluumaadka ku jira arjigaan. Dib ayaa loo soo saari karaa arjigaan, iyo koobigaas wuxuu u shaqeyn doonaa sida ogolaashada asalka.
- Aniga waxaan ku dhawaaqaa sida hoos timaado been abuurka in macluumaadka la soo dhaafay yahiin run, sax, dhamaystiran ilaa inta ugu badan aan aaminsanahay. Aniga waxaan halkaan u fasaxay Magaalada Boston in ay si madax banaan ku xaqiijiso macluumaadka la bixiyay halkaan iyo sidoo kale in la baaro diiwaankeyga deynta. Aniga waxaan caddeynaa in aan akhristay Sharuudaha iyo Xaaladaha Kashifaadda Brograamka (Program Disclosure) iyo waxaan waafaqsanahay Qodobada iyo Sharuudaha.

Arjiilaha (daabac magaca)	Saxiixa Arjiilaha	Taariikhda
Arjiilaha-Labaad (daabac magaca)	Saxiixa Arjiilaha-Labaad	Taariikhda

☐ *Marka aan calaameeyo sanduuqaan, Aniga waxaan aqoonsanahay in marka aan magaceyga ku qoro, in taasii rasmi ahaan la mid tahay saxiixa warqadaan.*