



LETTER OF ACCEPTANCE

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It's my pleasure to inform you that, after the peer review, your paper : **"Analysis of the Subsidized Mortgage Program for High-Income Communities Low at Bank Syariah Indonesia KCP Surabaya Manukan"** Has been **ACCEPTED** to publish with Al-Kharaj: Journal of Islamic Economic and Business "E-ISSN:2686-262X PISSN:2685-9300" It will be published in upcoming issue : Volume 8 Number 1, Mei 2026

Palopo, 13 Mei 2026

Sincerely, Editor in Chief


Mujahidin