

US SHARE FUND Financial Services

Home Equity Loans

If you own a home in the US, use it as collateral to borrow funds that you can apply towards any initiative, including the purchase of an additional home anywhere in the world.

Home equity loans to expand and refurbish

Choosing the financing option that is right for your home improvement needs depends on factors such as your financial situation and what you want to accomplish with the funds.

Home Improvement Loan

Now is the time to invest in your home. Renovations can increase your home's value. If you own a home, borrow up to \$150,000 to bring your home improvement ideas to life. Up to \$50,000 is paid directly to you, with minimal paperwork.

Home Renovation Program

Applies to new home purchases and existing homes that require renovations. Primary homes only (no investment properties)

No restrictions on the types of repairs allowed or improvements needed (As long as repairs enhance property value. No teardowns allowed)

Maximum financing amount \$400,000

Community Center Real Estate Financing

These funds are available both for purchases and for the replacement of existing financing for most types of buildings however we do not finance construction or vacant land.

Qualified Communities

501(c)3 Organization

40% equity either in real estate or cash

Two years of financial including balance sheet and income and expense statement

Minimum of three qualified personal guarantors

Transaction Amounts

\$350,000 minimum and \$1,300,000 maximum

Amortization

Maximum term of 20 years with 15 years strongly preferred

[BUSINESS LOANS APPLICATION](#)

[Foreign-National-Program-For-Mortgage-Loan](#)

For Home Mortgage ; <http://gulfuscapital.com/home-financing-and-refinancing/>

For Franchise Finance ; <http://gulfuscapital.com/franchise-food-businesses-funding/>

For Trade and Import Finance; <http://gulfuscapital.com/trade-finance/>

For Automobile Finance; <http://gulfuscapital.com/automobile-loans/>

Murabaha Home Financing

Our Murabaha program is very simply an —Installment Sale— contract. You select the property and our fund, acting as an agent for partner Bank, will purchase the property on your behalf from the seller. We then sell the property to you at an agreed upon marked-up price. At the closing, you acquire full title to the property and make your initial down payment, which may be as low as 5%. Your down payment toward the purchase price represents your initial investment in the property. Your monthly payment is divided into two portions — acquisition and profit. As you make your monthly payments, the acquisition balance is reduced, thereby increasing your investment in the home.

To get pre-approved for our Murabaha Installment Sale Program, please contact us via phone or fill out the online contact form. Final approval will take place once our partner Bank receives your completed application package and supporting documents.

Ijara Home Financing

This is a straightforward process that begins when you select the property and an independent Trust acquires it and rents it to you. At closing, you make your down payment toward the acquisition price. This is your initial payment on-account, which may be as low as 30% or as high as suits your circumstances. Your payment on-account represents your beneficial rights in the property. Your monthly payments include rent and further payments on-account, thereby increasing your beneficial rights. You can acquire full title to the property when the sum of your payments on-account equals the original purchase price. The original purchase price is the goal toward which you are always working; we do not adjust it over the life of the lease. This eliminates gharar (doubtful practices), or any uncertainty when it comes to your financial arrangement.

Our partner Banks accepts applications up to \$1,300,000 with a minimum initial payment on account of 30%. Final approval will take place once our partner Banks receives your completed application package and supporting documentation. A deposit is required to cover the cost of the credit report.

The Ijara Method for Commercial Financing

This means that if the property is sold before the transaction is settled, the client keeps all of the profit beyond the original agreed-upon purchase price and there is no early lease termination penalty.

Our Shariah depositors provide the money for these transactions, and the profit that is earned from our Banks commercial and residential transactions is paid to those depositors. The maximum transaction is \$1,300,000 for commercial real estate. At this time we do not finance development, construction, hotels, gas stations or vacant land.

Ijara-wa-Iqtina Financing Method

This is time tested —lease-to-own— financing. There is never a mortgage on the property and there is no note for interest. There no penalty for early payment. If the property is sold by the community, all of the profit from the sale stays with the community.

Four Things You Need to Know about Islamic Finance

<https://www.lariba.com/sitephp/index-Good-Version.php>

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