

# US SHARE FUND Financial Services

**US SHARE FUND;** With the partner funds and Banks is focused on profitable growth through niche financial services provided locally, nationally and via the Internet. These niches are Islamic Banking, Community Banking & Insurance, Investment Banking, Credit Unions, Faith-based Lending and Federal Housing Administration & Veterans Administration Lending.

We are pleased to offer the Mortgage - Home Equity - Auto-Education/Student- Small Business loans, Franchise Food Businesses Funding ,Investment- trade and foreign trade financial services in the USA.

We are committed to providing the best service, low origination fees, and competitive rates. We can help qualified members globally secure a US mortgage, including E1-E2-EB-5 visa holders, foreign nationals, and those with little or no US credit history.

## Commercial and Small Business Loans

Our partner Banks is a Community Bank, which means that we focus on helping local small businesses develop and grow. Our innovative, experienced commercial loan officers will work with you to design an individual program that will help your business meet it's financial goals.

### Commercial Real Estate Loans

### Equipment Loans

### Working Capital Lines of Credit

### Small Business (SBA) Loans

### Non-Profit Loans

Our Banks has extensive experience working with hundreds of local area non-profits and can structure loans to meet their specialized needs

## Small Business (SBA) Loans

**SBA Loans** are loans that are guaranteed by the U.S. government. With an SBA loan your business can take advantage of longer repayment terms with higher borrowing limits. Qualifying criteria are generally more flexible than conventional loans. Less cash is needed with down payments often as low as 10%.Our Banks has the expertise and the resources to provide complete loan packages for most businesses.

### SBA 7(a) Program

Proceeds can be used to fund equipment purchases, business acquisitions or expansion, finance permanent working capital or purchase real estate.

**Features**

Loan Amounts \$250,000 – \$5,000,000

Borrower investment/down payment is 10-25% of purchase.

**Terms:**

Working Capital – Up to 7 years

Equipment Loans – Up to 15 years

Real Estate – Up to 25 years

**Use of Proceeds**

Purchase land or buildings, to cover new construction as well as expansion or conversion of existing facilities

Acquire equipment, machinery, furniture, fixtures, supplies, or materials.

Obtain long-term working capital including the payment of accounts payable and/or the purchase of inventory

Refinance existing business indebtedness, which is not already structured with reasonable terms and conditions

**Benefits**

Longer maturity terms than conventional loan. Same application process as a conventional loan

Easier to qualify than conventional loans. Lower down payments on fixed assets

SBA fees can be financed into the loan

**SBA 504 Program**

SBA 504 program is a fixed cost asset economic development program designed to help small businesses acquire land, building and equipment.

**Features**

No bank minimum limit on total project cost

Minimum equity infusion of 10% (15% for start-ups or single purpose real estate and 20% if both conditions apply). Our Banks will provide a conventional mortgage with first lien position

A Certified Development Corporation (CDC) will partner in the financing with a second mortgage for 30% to 40% of the total project cost that is fully guaranteed by the SBA. Maximum SBA portion is \$1.5 million / \$2 million in special cases and \$4 million for manufacturers. The CDC's fee is 2.75% plus attorney's fees.

Businesses qualify if they do not have a tangible net worth in excess of \$2.5 million after taxes for the proceeding two years. 51% owner occupancy required, new construction 60%

Our Bank must approve interim financing for the SBA portion because of the SBA debenture funding process. Prepayment penalty may apply

## Terms:

Bank Portion – minimum 7 years for equipment or 10 years for Real Estate

SBA portion – minimum 10 years for equipment or 20 years for Real Estate

## Use of Proceeds

Real estate financing (land and building).Construction and improvements.Heavy machinery **Benefits**

Lower down payments on real estate acquisition.Same application process as a conventional loan.Favorable terms and pricing on SBA debenture.Business conserves capital Fees can be included in the total project cost

## [BUSINESS LOANS APPLICATION](#)

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

<http://gulfuscapital.com/home-financing-and-refinancing/>

For Commercial Real Estate ; <http://gulfuscapital.com/614-2/>

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/>

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## US Share Fund

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