

# US SHARE FUND Financial Services

We are pleased to offer you a range of Islamic-ethic criteria financial services in the USA.

We offer you a range of services, including Home- Auto- Commercial Mortgage, Re-Finance, Home Equity, Small Business -Trade Loans, Leasing, Equity, Franchise Business Funding, Investment and Project finance.

Whether you are looking to purchase a primary residence, second home, or investment property in the US, rely on SHARE FUND and our partner financial institutions for a better mortgage.

US SHARE FUND our faith-based lending subsidiary, serves the large number of Muslim, Hindu, Jewish, Christian and other all customers who have an ethical aversion to paying or receiving interest.

## Home Mortgages -Refinance

We are honored to serve ALL Americans RIBA(Interest) FREE

**RF (Riba Free) Jumbo Loans in All States: Low Rates, Low Closing Cost, and Fast Service PROMISED**

**Home Financing and Refinancing in all 50 states,**

Our partner Islamic Banks offers Shariah-compliant financing for professional offices, multi-family dwellings and retail stores . To maintain Shariah compliance, there is no note or mortgage.

SHARE FUND offers several financing solutions for families, businesses and community centers. These solutions include Islamic home financing products, Commercial Financing.

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.

We designed our system to be presented same way as regular banks to allow customer to compare Apple's for Apple's. Credit v rating v should be in 640 plus, Rates and costs are competitive with others. Closing can be in 3 weeks. We do not sell our loan servicing. We conduct an independent Shaiaa audit annually.

Whether you are looking to purchase a primary residence, second home, or investment property in the US, rely on SHARE FUND and partner Banks for a better mortgage.

**Home Financing:** We provide two home financing alternatives for American Muslim families, the Agency Murabaha and Ijara. Both programs fully comply with Islamic principles and are offered in several states.

**Down can be as low as 5% but it depends on FICO Credit Rating and if the house for Primary Residence or for investment as a rental property (in this case 20% is required).**

# Commercial Financing

**Commercial Real Estate Financing:** We provide commercial real estate financing through our Ijara program. This method of financing fully complies with Islamic principles and is offered in several states.

Commercial Mortgage permanent financing of up to 75% for terms of 5, 7, 10 or 15 years

.Construction Loans include acquisition, site and construction advances

Cooperative Underlying Mortgages with Lines of Credit for capital improvements, with terms of 10 years and flexible amortization for buildings 75% sold

Non-recourse financing and low, fixed prepayment options also available

Share Fund Partner Financial Institutions Commercial Real Estate division can provide funding necessary for purchasing and constructing multifamily, warehouse, office and industrial, retail centers and mixed-use properties.

## **Commercial (owner-occupied) buildings**

Down is approx. 35 to 30%, 7 to 10 year financing (may be more depending on case). Strong financials.

Debt Service Coverage at least 1.5

## 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 tear-downs 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

## **Automobile Loans**

**Stay mobile with a SHARE FUND Automobile Loan.**

**Finance a new or used personal vehicle with a SHARE FUND**

**RIBA FREE CAR FINANCE** ; by using the concept of Ijarah, a leasing agreement, the bank buys an asset for a customer, such as a car, and then leases it back to the customer with a fee attached over a specific time period.

Stay mobile with a SHARE FUND Automobile Loan. Finance a new or used personal vehicle with a SHARE FUND Automobile Loan. Finance up to 100% of the value of a vehicle in the US.

Your financed vehicle is used as collateral to secure the loan.

### **Benefits of our Automobile Loans**

Free Credit Life Protection of up to \$55,000 is automatically included for peace of mind in the event of a loss. Receive up to 1.00% off your secured fixed rate Auto Loan.

If you are approved for a secured fixed rate Auto Loan and are purchasing a vehicle with less than 7,500 miles, we will apply an additional 0.25% off of your rate, up to 1.00% off, for every 5% you put down on your initial down payment.

**New Cars & Other Vehicles:** Down payment can range from 0% to 20% of the Fair Market Value of the vehicle depending on your credit history and financial Capabilities.

**Used Cars & Vehicles:** Down payment can range between 20 and 30% of the Fair Blue Book Market Value of the Vehicle depending on your credit history, financial capabilities, condition and make of the car

## Franchise Businesses Funding

We are happy to serve in any franchise as long as it is halal and has good track record.

We financed many **Dunkin' Donuts & Baskin Robbins, Einstein Bagel shops, KFC, Subway, ,...**etc. 7 year term loan , Competitive Rates with Riba Banks, Variable Prime Plus 1

If there are any offers from the online business platform [Http://www.bizbuysell.com/buy/](http://www.bizbuysell.com/buy/) We will have investment partnership and financial support. If you are looking to buy a franchise, then we can help you work out how much money you may be able to borrow.



OPPORTUNITIES BREWING <http://www.dunkinfranchising.com/franchisee/en.html>



<https://www.baskinrobbins.com/content/baskinrobbins/en.html>



<http://www.subway.com/en-us/ownafranchise>



<https://www.kfc.com/about/franchising>



<https://www.einsteinbros.com/about>

You may submit the following form for pre-application

[Pre-Application Form , BUSINESS LOANS APPLICATION](#)

## Trade Finance Solutions

SHARE FUND is committed to providing its Customers with a range of innovative Islamic financial solutions. Choosing SHARE FUND Partner Banks Islamic Trade Solutions means that Customers can be certain that their trade facilities are structured in accordance with Shariah requirements.

SHARE FUND offers a comprehensive range of trade solutions to support your import and export activities and any guarantees your business needs to issue.

## **Import Documentary Credits**

Import Documentary Credits are a payment method that reduces risk and strengthens the Customer's negotiating position with the seller. Payment will only be made if the supplier has shipped the goods and complied with all the terms and conditions prescribed in the Documentary Credits

## **Schools and Islamic Centers with co-signers.**

For new invest; Down at 40% or higher. approx. 5 cosigners with capacity to qualify. The school must be profitable with tax return and financials for the past 3 years. Need co-signing by financially capable owners

## **Other Loans**

### **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

## **Sharia Business Finance**

### **Sharia Business Premier 7A (USA)**

As Little as 5-10% Down Payment

Financing \$250,000 to \$5 Million

Up to 25 Year Amortized Sharia-Compliant Financing

Businesses buying/refinancing their commercial buildings

Property Types: Warehouses, Offices, Restaurants,

Branded Gas Stations, Flagged Hotels

Debt Refinancing, Business Acquisitions, Inventory Equipment,

Working Capital, Tenant Improvements and Renovations.

## **Sharia Business Plus 7A (USA)**

As Little as 10-15% Down Payment

Financing \$250,000 to \$5 Million

7 to 10 Year Amortized Sharia-Compliant Financing

Business Financing

Debt Refinancing, Business Acquisitions, Inventory, Equipment, Working Capital, Tenant Improvements and Renovation

## **Sharia Business Fixed 504 (USA)**

As Little as 5 – 10% Down Payment

Financing \$1 Million to \$15 Million

Up to 25 Year Amortized Sharia-Compliant FIXED RATE Financing

Well Qualified Businesses buying/refinancing their commercial buildings

Property Types: Warehouses and Offices

Debt Refinancing, Tenant Improvements and Renovations

## **Sharia Investor Gold**

Only 20-25 % Down Payment

Financing \$2 Million - \$20 Million

Up to 20 Year Amortized Sharia- Compliant Financing

Well Qualified Investors buying/ refinancing there commercial real estate with long-term, national tenants

National tenants with Credit Rating or Equivalent

Non-Recourse Available.

## **Sharia Multifamily**

Only 25 – 30% Down Payment

Financing \$1 Million – \$25 Million

Up to 30 Year Amortized Sharia-Compliant Financing

Multifamily Apartments from 8 – 300 units

Must have > 90% Occupancy for last 90 days

U.S. Metropolitan Market Areas with populations > 250,000

Non-Recourse Available

## **Sharia Investor CRE**

> 35% Equity / Down Payment

Financing \$500,000 to \$20 Million

Up to 20 Year Amortized Sharia-Compliant Financing

Well Qualified Investors buying/refinancing their commercial real estate

> 85% Occupancy

Market Rents / Corresponding Long-Term Leases with Tenants

Property types: Office Building, Industrial, Retail

## **Medical/CPA/Professional**

Practice Portion of financing 100% possible – USA Only

Up to 25 years with as little as 5% down payment – USA Only

Up to 12 months no payments during construction possible

## **Single Family Investor**

1-4 Unit Buildings

Zoned Residential

Up to 10 Properties per investor

Unlimited Properties per investor Portfolio Product Available on limited Basis

# **Investment-Project Finance**

Our partner The Arab Investment Company, is a finance/investment company that provides funding for real estate investment as well as for other business ventures through loans and joint venture equity participation.

The investment strategy of The Arab Investment Company, seeks to achieve superior risk-adjusted returns across the entire capital structure while preserving capital.

The Arab Investment Company, is focused on Creating a concentrated portfolio of highly uncorrelated securities reflecting the broad nature of investment opportunities TAIC is exposed to a wide range of project financing over the years.

TAIC investment portfolio consisted 8 sectors namely construction, agriculture, energy petrochemicals, banks, non-banking financial institutions, tourism, real estate, telecommunications and health services. The total paid-up capital of these projects amounted to US\$ 8.2 billion and shareholders' equity exceeded US\$ 11.5 billion.

Our approach begins by identifying an acceptable level of risk, and then building outwards by adding a highly diversified range of asset classes that allow us to maximize returns within these parameters. The prospective funding will be disbursed at a .. % interest rate per annum for 30 years renewable.

There is also the option of joint venture equity financing.

## **GENERAL REQUIREMENTS:**

- Projects must be in locations where investments made by US and EC companies are not prohibited.
- Deal size \$100k to \$800MM+. Rate 5%. Term up to 30 years.
- We prefer projects that have secured exit strategies including pre-sales contracts and management contracts with established brands.
- We would like to see IRR of at least 10% (worse case) and the project should be stable within 57 years maximum.
- Legal Fees Payable after the signing of first sets of loan documents as directed by IMFCA Chambers of KSA
- Project documentation should be ready and at least we can review a detailed business plan, financial forecast, appraisal (if any), and the promoter's resume. .
- Estimated Closing Time is 4-8 weeks.

## **ISLAMIC BANKING MODELS**

We are pleased to offer the SHARE FUND ethic financial instruments for the all Americans in USA.

Americans and other expat people living in USA are interested with the sharing and ethical alternative financial systems for the Mortgage - Home Equity - Auto-Education- Small Business loans and Investments for foreign trade (export-import finance and letter of guarantee) and Insurance.

The partner Companies is keen to contribute to the promotion of Islamically structured finance and services within the Arab region, the Islamic world and beyond either directly or through participation with other banks. The Islamic Banking services are conducted for the Company's own account or for the account of others and include:

- Morabaha Commodity.
- Musharaka.
- Istisna Financing.
- Leasing Facilities (Ijara)
- Trade finance business.
- Modaraba Transactions involving fund management (for its own account and for the account of customers).

## **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.

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## **US Share Fund Finance Services**

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