

# 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.

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, and Christian customers who have an ethical aversion to paying or receiving interest.**

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.

## US Mortgages *Finance your dream home.*

**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 products and , Community Center 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 is for Primary Residence or for investment as a rental property (in this case 20% is required).**

## ISLAMIC BANKING MODELS

We are pleased to offer the SHARE FUND ethical financial instruments for 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 are 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:

- Murabaha 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.