

US SHARE FUND Financial Services

Mortgage-Loan Programs

Bank Statements Loans

(Self Employed Borrowers)

- Use 12 months or 24 months Business or Personal Bank Statements Deposits to Qualify
- No Tax Returns Required
- 5/1,7/1,10/1 ARM & 30 Year Terms
- Purchase, Refinance, Cash Out.
- Up to 90% Loan To Value
- Interest Only Available

1 Year Tax Return Loans

(Self Employed Borrowers)

- Use 1 year tax returns versus average of 2 years tax return income!
- Fico as low as 680.
- 5/1,7/1,10/1 ARM & 30 Year Terms
- Purchase, Refinance, Cash Out.
- Low Interest Rates
- Interest Only Available

Cash Flow Loans

(Investment Property Loan)

- No Income.
- No Job.
- No Tax Returns.
- No Employment.
- Fico as low as 640.
- 5/1,7/1,10/1 ARM & 30 Year Terms
- Purchase, Refinance, Cash Out.

Bridge Loans

(Investment Property Loan)

- Rates starting from 6.5%
- Interest Only
- No Prepayment Penalty (Perfect for Fix and Flip)
- Close in as little as 7 Days
- Purchase, Refinance, Cash Out.
- Loan amounts from \$250,000 to \$20,000,000
- Non Owner Occupied, Multi Family, Retail, Office, Industrial and Vacant properties.

Foreign National Loans

We can help globally secure a US mortgage, including E1-E2-EB-5 visa holders, foreign nationals, and those with little or no US credit history.

The borrower is not required to have a Green Card, SS# or VISA. No FICO required. Assets do not need to be in a US account. Loan amount: \$300,000- \$5,000,000 (higher by exception)

- 30-40% down payment required on purchase.
- No Visa. No Green Card.
- No Fico Score required.
- Loan amounts from \$300,000 to \$5,000,000

Fixed Rate Loans

Pay off your mortgage faster with a fixed rate loan and possibly save thousands on interest at the same time. Fixed rate loans are available for purchases of up to \$424,100 (or more, in high-cost areas; see loan limits) for as little as 5% down or refinance an existing mortgage and get up to 85% loan-to-value with a competitive interest rate and take cash out. Fixed rate loans are ideal for individuals with good to excellent credit who can comfortably afford a higher monthly payment. Lock in a your low interest rate now and enjoy fixed monthly payments over the life of your loan

- 30-, 25-, 20-, 15- and 10-year terms are all available with fixed rate.
- Buy a home with as little as 5% down (primary home).
- Refinance up to 95% of your primary home's value.
- Monthly payments remain the same for the entire loan term.

Adjustable Rate Loans

Offered at a special low interest rate for a limited time, an ARM can be an ideal loan for those who plan on remaining in their new home for less than seven years, or for those expecting an increase in their income down the road. Borrow up to \$424,100 (or more, in high-cost areas; see loan limits), no penalty to refinance at a later date. An annual ARM where the interest rate is recalculated each year is also available.

- 3/1, 5/1, and 7/1 ARM's. Monthly payments based on a 30 year repayment schedule.
- Provides veterans with flexible lending options and loan security.
- The rate stays fixed for the first 3, 5, or 7 years (depending on chosen term), and then adjusting annually thereafter.

FHA Loans

A great choice for first time homebuyers and individuals with less than excellent credit, this federally backed loan for up to \$424,100 (or more, in high-cost areas; see loan limits) is offered at competitive rates with fixed terms available from 10-30 years. Down payment assistance may also be available. For those looking to refinance, borrow up to 85% loan-to-value at a lower rate and own your home sooner by choosing a shorter-term loan

- 3.50% down payment required on purchase.
- Minimum credit score usually 620.
- Post-bankruptcy qualifying - 2 years after or 3 years after.

VA Loans

Veterans and surviving spouses finance up to 100% of your new home's value up to \$424,100 (or more, in high-cost areas; see loan limits), or refinance, with no money down, no appraisal fee, and no private mortgage insurance premium (PMI). You can even fold closing costs into your loan.

Refinance with minimal paperwork in as little as 21 days. Lower credit scores accepted from qualified buyers.

- Competitive interest rates that are routinely lower than conventional rates.
- Sellers can pay up to 6 percent of closing costs and concessions.
- Higher allowable debt-to-income ratios than for many other loans.
- 0% down payment required on purchase.

203(K) REHAB

Pay for home repairs before you move in when you purchase, or refinance, using the FHA 203(k) Streamline Rehabilitation loan. Fund up to \$35,000 of upgrades and renovations and take up to six months to complete the work. For renovations in excess of \$35k ask about the FHA 203(k) Standard Loan.

USDA (RURAL)

With a USDA Rural Development Home Loan, qualified borrowers can purchase or refinance a designated U.S. Department of Agriculture rural property up to 100% loan-to-value with a 30 year fixed rate mortgage. These loans are not limited to first time homebuyers, and no down payment is required. Flexible credit guidelines apply.

HARP

If you owe more on your Fannie Mae or Freddie Mac mortgage than your home's current value, updates to the Federal government's recently expanded Home Affordable Refinance Program (HARP) may allow you to refinance at a lower rate and save. No appraisal required in most cases. Refinance up to \$417,000 (or more, in high-cost areas; see loan limits) and fold closing costs into the loan. Even if you've been turned down for a HARP loan before, if you're still underwater, now is the time to see if you qualify!

HECM/REVERSE MORTGAGE

Our offers an array of Home Equity Conversion Mortgage (HECM) programs, also known as Reverse Mortgages. If you are 62 years of age or older, you can tap into the equity in your home with this unique mortgage. If you own your property outright—or have considerable equity—and will occupy the home, and have financial resources for property-related expenses such as property taxes and insurance, you can receive monthly payments or a line of credit while retaining ownership of your home.

FHA STREAMLINE 203(K)

The FHA 203(k) Streamline HIP is the Ideal solution for people who own or wish to purchase a home in need of renovation or repair. Borrow up to \$35,000 in additional financing for projects designed to improve single family properties with the FHA 203(k) Streamline loan. Use the funds to repair or replace plumbing, electrical, roof, gutters, flooring or to remodel the kitchen or bathroom. Lower energy costs by installing new windows and doors or improve accessibility for the disabled. This home improvement loan is available for purchases and refinances, and is limited to non-structural renovations.

FHA STANDARD 203(K)

For homes with more complicated renovation projects that may involve structural changes, AFN's Standard 203(k) HIP offers the funding you need. Projects in excess of \$35,000, such as adding a room or remodeling a kitchen or bath can be rolled into the mortgage loan. Use the funds to repair or replace structural damage, chimney repair, additions to the structure, installation of additional bathroom, finish an attic or basement, repair termite damage, and more. The Standard 203(k) loan even allows for up to six mortgage payments to be included as part of the renovation funds to cover the period when the home is uninhabitable.

FANNIE MAE HOMESTYLE

Why take out a home equity line of credit or a second mortgage to make moderate improvements or renovations? A Fannie Mae Home Style Renovation mortgage from AFN is an economical and convenient alternative way to make repairs and renovations as part of a first mortgage. Make improvements and modernize the home, eliminate health and safety hazards, replace plumbing, install new windows and doors for energy conservation, improve the exterior with major landscaping, upgrade the home with handicap accessibility, and more.

IMPAC ALTQM AGENCY PLUS

This program is designed for those with higher credit scores (680 and above) who seek conforming or high balance loans up to \$3 million, have a debt-to-income ratio of 50% or less, own multiple financed properties, have fully documented income and assets, and/or are Foreign Nationals. If your needs fall under any of those specs, this could be the mortgage financing you seek.

IMPAC ALTQM ALT DOC

This program allows for credit scores as low as 680, conforming or high balance loans up to \$3 million, a debt-to-income ratio of 50% or less, and offers two qualification options. With option one, qualification is based on verified liquid assets; and option two appeals to self-employed borrowers who can provide 12 months bank statements and traditionally documented assets (asset amortization formula may be used to derive additional qualifying income).

IMPAC ALTQM INVESTOR

If you are an experienced real estate investor looking to purchase or refinance investment properties, this could be a perfect fit. Qualification is based on cash flows of the property for this ideal investor's loan, which allows for credit scores as low as 680 and cash out for business purposes.

GALTON FUNDING NONPRIME, QM AND NON QM

This program has options for the self-employed, as well as wage earners, and offers Full Documentation or Alt Doc (which is 24 months of bank statements for self-employed, or 12 months of bank statements for wage earners). Credit scores as low as 560 are allowed, and events such as bankruptcy or prior foreclosure are acceptable with 1-2 years' seasoning

REPUBLIC JUMBO

This program is an Adjustable Rate Mortgage (ARM) that offers loan amounts up to \$2 million for owner-occupied purchases, up to \$1.5 million for a 2nd Home purchase or rate/term refinance, and up to \$2 million for a owner-occupied cash-out refinance (with maximum cash out of \$250,000). If your lending needs include jumbo loan amounts, up to \$2 million, and you seek an ARM loan, this could be the right fit for your needs.

REPUBLIC PORTFOLIO

This is an Adjustable Rate Mortgage (ARM) that offers maximum loan amounts up to the greater of \$424,100 or the maximum Federal Housing Finance Agency (FHFA) loan limit for the county in which the property is located. There are Owner-occupied and 2nd Home purchase options, as well as Rate/Term Refinance and Cash-out Refinance options. Events such as bankruptcy or prior foreclosure require 5 years' seasoning. If you have demonstrated an ability to pay housing costs (rent or mortgage) for the last 24 months and have a credit score of 680 or higher, you can borrow up to 90% of an Owner-occupied purchase, 85% of a 2nd Home purchase (or 2nd Home rate/term refinance), or 85% of a Cash-out Refinance (max \$150,000 cash out).

AFN DOWN PAYMENT ASSISTANCE PROGRAMS

Do you have the income to afford monthly mortgage payments, but are struggling to come up with the cash needed for a down payment and closing costs? Now you can take advantage of historically low interest rates instead of paying rent that only goes up. If you're a first-time homebuyer, a Veteran, or haven't owned a home in the past three years, don't get locked out of a fixed low interest rate loan because you don't have the cash to close. Call AFN today to see if you qualify.

INTEREST-FREE SHARE MORTGAGE FINANCE

[Murabaha-Ijara Model Investing](#) [Agreements](#)

[US SHARE FUND Financial Services](#)

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Refinance Your Mortgage

Changing the terms of your loan can benefit you and maximize your monthly income. A lower monthly mortgage payment can help free-up money you can save, invest or use for other expenses. When rates are favorable, refinancing to a lower rate or longer-term mortgage can keep more money in your pocket every month.

Use our easy Quick Quote on the right, to help you see if refinancing can save you money.

You can also fill out our short application to see what rate you qualify for and obtain a pre-approval letter. Of course, you can always call and speak to one of our loan consultants.

Our refinance calculator will help you to decide whether or not you should refinance your current mortgage at a lower interest rate. This calculator will calculate the monthly payment, net interest savings, and the time it will break even on the closing costs.

THE FOLLOWING INFORMATION IS USUALLY REQUIRED DURING THE LOAN PROCESS:

- Your Social Security Number
- Current pay stubs
- Your tax returns for the past two years
- Bank statements for the past two months
- Investment account statements for the past two months
- Life insurance policy
- Retirement account statements for the past two months
- Make and model of vehicles you own and their resale value>
- Credit card account information
- Auto loan account information
- Personal loan account information
- Divorce Decree (if applicable)
- Prior Bankruptcy Documentation (if applicable)

IF YOU CURRENTLY OWN REAL ESTATE:

- Your Mortgage account recent statement
- Home insurance policy information
- Home equity account information (if applicable)
- Copy of your current note (if you are refinancing)

FOR PURCHASE TRANSACTIONS (SOME OF THESE ITEMS WON'T BE APPLICABLE UNTIL YOU HAVE A PROPERTY UNDER CONTRACT):

- The Purchase Contract
- Copy of your canceled Earnest Money Deposit Check

For information of Detail : sharefund@gulfuscapital.com , ussharefund@gmail.com