

International Share Credit Union (ISCU)

CAPITAL TRUST & REAL ESTATE & INVESTMENT TRUST - US

Finance and Insurance: Commercial - Investment - Savings

Safe- Profitable- Leasing- Leaseback

Alternative Financial Products

Home-Auto-Education

Invest-Insurance

Small Business

Finance

Private Equity

Mortgage Loan

“US Share Bonds”

January 2017

Dear Sir

GulfUS Capital and US SHAREFUND is a leading alternative Financial Service Company that is focused on building dynamic, profitable, and reputable finance and investments in the United States.

The **US Share Fund operates** in accordance with the principles of interest-free financial model as a participation fund, with bonds and profit sharing accounts, and lending such funds through production support, finance lease and profit/loss sharing partnership.

While adhering to the ethic principles of the Americans and other expat customers, our " Share Fund" is helping all consumers achieve their goal of home and trade center's ownership and gain protections and competitive benefits that are not available with conventional mortgages.

Alternative-ethic-safe-profitable free of interest financial instruments is a centuries-old practice that is gaining recognition throughout the world and whose ethical nature is even drawing the interest of all investors.

Potential of working according to participation, sharing and ethical criteria financial institutions and Finance Market Estimates \$3.4 Trillion by end of 2018. Finance assets represented 1% of the global financial market of \$127 Trillion in assets. Today, interest-free banks including classical banks such as Citibank, Barclays Bank, Commerzbank operate in a geography extending from South Africa to Kazakhstan and from USA to Pakistan and in more than 60 countries.

Big potential finance investors have been trying to lead their assets to safe investments.

It is important to note that there is a need for a more efficient and cost-effective way to increase the profitability of the finance and loan market.

Our financial models is based on four core principles:Prohibiting usury-Avoiding speculation-Avoiding gambling-Investing ethically

Although our in the financial models have many products similar to those offered by conventional banks, the two entities differ conceptually. One key difference is that conventional banks earn their money by charging interest and fees for services, whereas our in the financial models earn their money by profit and loss sharing, trading, leasing, charging fees for services rendered, and using other share contracts of exchange.

Our partner financial institutions must comply with a variety of ethic principles besides avoiding interest.

Our Fund has a wholly-owned subsidiary that generates leasing/rental income by leasing assets back to the originating company which were taken over from the originating company.

In the our mortgage system, rather than lending a customer money to buy a house, the bank will buy the house itself. The customer can then either buy the house back from the bank at an agreed-upon, above-market value paid in instalments (this is called murabahah) or he can make monthly payments comprising a rental fee and a piece of the purchase price until he owns the home outright (ijara).

Our Fund has a wholly-owned subsidiary that generates leasing/rental income by leasing assets back to the originating company which were taken over from the originating company.

We are pleased to offer the **International Credit Union (ISCU)** 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 Home-Mortgage-Auto-Education- Small Businnes loans and Invests, foreign trade (export-import finance and letter of guarantee) and Insurance.

The National Credit Union Share Insurance Fund, administered by the National Credit Union Administration, an agency of the federal government, insures deposits of credit union members at more than 98% of federal and state-chartered credit unions nationwide, and the remainder are insured by safe private insurers. **Deposits are insured up to \$250,000.**

Our alternative, safe, profitable, leasing and leaseback financial studies and financial instruments;

The customers can safely perform **foreign currency and precious metal purchase and sales** at ISCU, at ATMs and XTMs, or on the Online Branch with the best rates and keep their foreign currencies and precious metals in forward and checking foreign currency accounts under the guarantee .

Share Gold Accounts; is an indefinite term account opened to valorize accumulated savings as gold. You can purchase **Share Gold Cheque** with USD or gold in your account. Gold Cheque provides convenience especially when giving gold gifts.

Share Rent certificates are marketable securities issued with the aim of financing the assets purchased or leased by the Asset Leasing Corporation of the Treasury for the benefit and on behalf of the owners of the certificates. These certificates yield dividends based on the revenues obtained from these assets to the bearers equal to their shares

Our financial studies and financial instruments;

The customers can easily perform **investment fund** purchase and sale transactions at Online Branch through the Investment Account the can open at ISCU. Different capital market instruments are used in the valorization of investment funds. Thus, the market risk is distributed and a safe investment is ensured. **Investment Fund** is an easily cashable investment instrument.

Share Card covers customers transactions 24/7 both at ISCU ATMs and other banks' ATMs with Visa Electron, V PAY, Maestro and Cirrus emblems in USA and abroad.

Responding to all of customers banking needs with its wide range of products, ISCU partner **Tekaful Insurance** companies with its insurance services. Asset Insurances, Comprehensive Insurance, Home Insurance, Dask - Compulsory Earthquake Insurance, Compulsory Traffic Insurance, Travel Health Insurance, Unlimited Voluntary Pecuniary Liability

The customer can send money to or collect the **money transfers from 200 countries** in the world within 10 minutes on average from ISCU Online branches with Share Account.

Our Payments & Services; Invoice, Tax, Social Security Institution, Pension, Donation, Card, Rental, Payments

Other Services; Transfer & EFT, Foreign Currency Transfer (SWIFT), Cheques & Promissory Notes Safety Deposit

Personal Finance; Car Finance, Education Finance, Travel Finance..

Home Finance; Owner To Owner, Buyout, Developer Purchase, Construction Finance,

Small Business Finance; Working Capital Finance, Goods Finance, Flexi-business Finance Private Equity, Invest and Project Finance

Personal Finance

Car Finance

Education Finance

Travel Finance

Home Finance

Owner To Owner

Buyout

Developer Purchase

Construction Finance

Equity Release

Non-Resident Home Finance

Small Business Finance

Working Capital Finance

Goods Finance

Flexi-business Finance

Fixed Asset Finance

Business Vehicle Finance

Private Equity

US Share Bonds

Leaseback US Share Bond

Investing US Share Bond

Commodity US Share Bond

Cooperation US Share Bond

Commercial US Share Bond

Corporate US Share Bond

Convertible US Share Bond

International US Share Bond

ISCU Financial Services

A-CAR FINANCE

Movable transport tools like cars, airplanes, ships, scooters, boats, trains, motorbikes etc.

YOUR BENEFITS INCLUDE:

Highly competitive profit rates.

Quick approval process

No salary transfer required

Repayment period of up to 12-24 months

20-30% down payment

WHO CAN APPLY FOR SHAREFUND CAR FINANCE?

Minimum Salary: USD 10.000

Age criteria: 15 Years

Length of Service: Confirmed or 6 months

DOCUMENTS YOU NEED:

Original and copy of valid passport (with valid residence visa for expatriates)

Original and copy of valid US- ID

Bank account statement (last 3 months)

B-EDUCATION FINANCE

Every parent wants his child to have the best education. High school through college, a parent wants his child to get the best possible base on which they can build their career upon.

Looking to give your kids the best? Planning to increase your professional knowledge?

SHAREFUND Education Finance is designed to take the stress out of learning. You can use to finance primary, secondary or university education.

BENEFITS INCLUDE:

Financing of up to USD 50,000

2 % Processing Fees

Finance instalment up to 12-24 months

SHAREFUND Education finance goes beyond financing the tuition fees – our solution takes care of the complete education experience - including books, transportation, library fees and more.

C-REAL ESTATE FINANCE

1-OWNER TO OWNER TRANSACTION FINANCE

BENEFITS INCLUDE:

Financing of up to USD 5 million for US Nationals & for expatriates

Six months optional grace period (for Salary Transfer customers)

Financing of up to 80% of property value.

No early settlement fees when selling the property
Free partial settlement of up to 30% outstanding annually

2-DEVELOPER PURCHASE FINANCE

BENEFITS INCLUDE:

Financing of up to USD 5-25 million for USA Nationals and for expatriates
Six months optional grace period (for Salary Transfer customers)
Our Banks paid property insurance for the full tenure
Financing of up to 80% of property value.
No early settlement fees when selling the property
Free partial settlement of up to 30% outstanding annually
Salary transfer is optional
Financing available for self-employed applicants
Automatic upgrade to Our Bank Priority Status (for Salary Transfer customers)
Transactional Cost Financing available (for Salary Transfer Customers)

3-CONSTRUCTION FINANCE

BENEFITS INCLUDE:

Financing of up to USD 5-25 million
Competitive pricing with your best interest in mind
Up to 2-7 years repayment period or 25 year mortgage
Finance payments set upon percentage completion
Ability to utilize Private Housing Loan Authority funds to start construction
Contractor / Consultant approval process is available

4-EQUITY RELEASE FINANCE

BENEFITS INCLUDE:

Release equity of up to 80% of the value of your home.
Enjoy competitive profit rates
Customise your financing to fit your needs

5-NON-RESIDENT HOME FINANCE

BENEFITS INCLUDE:

Financing of Up to 50% of property value
Finance up to USD 5-10 million (for up to 2 properties)
Financing period up to 2-7 years or 25 year mortgage
No proof of income in USA required
Take cash out of your existing property in the USA

6-USA PROPERTY FINANCE

BENEFITS INCLUDE:

Up to 2-7 years or 25 year mortgage tenure

Up to USD 5 million or 70% of property value

Finance available for salaried and self-employed customers

D-SMALL BUSINESS FINANCE

Looking to grow your business? With up to USD 500,000 in financing, zero collateral requirements, flexible payments, and quick approvals, SHAREFUND Small Business Finance offers you an array of Shari'a compliant products and services to suit your business needs.

1-WORKING CAPITAL FINANCE

Looking for help with financing working capital requirements? Our tailor-made financing solution is just what you need.

YOUR BENEFITS INCLUDE:

Finance amount up to USD 500,000

Short-term financing solution available up to 12 months

No collaterals required

Repayable in equal monthly installments

Less documents and quick approval

WHO CAN APPLY FOR SHAREFUND WORKING CAPITAL FINANCE?

US-registered Entities that have been in the market for at least 1 year.

Annual sales turnover between USD 1 Million and USD 5 Million.

Trading, manufacturing or service providing companies with professional academic Compliant operations, registered in the US.

All applying businesses will also be required to meet SHAREFUND's Know Your Customer (KYC) & business current account opening procedures

REQUIRED DOCUMENTS

Original copies of company incorporation documents including: Trade/Professional License, Commercial Registration, Chamber of Commerce Membership Certificate, Memorandum of Association, and any subsequent amendments (including Board Resolution) and Power of Attorney.

Audited company financials (2 years where available)

Original valid passport and passport copies of all partners including residence visa for signatories.

Bank statement (past 6 or 12 months based on business requirement)

Other documents (as per financing requirements)

2-GOODS FINANCE

If you are looking for help with financing your business goods and inventory, our financing solution will let you purchase raw material and goods as per the specific needs of your business.

Annual sales turnover between USD 1 Million and USD 20 Million.

Trading, manufacturing or service providing companies with professional academic Compliant operations, registered in the US.

3-TRADE FINANCE SOLUTIONS

Export LC Advising and Confirmation

Export Collections

Export Financing / Wakala

Inward Bills for Collection, IBC Murabaha and Avalization

Documentary Letters of Credit & LC Murabaha

Letters of Guarantee

Open Account Goods Finance

Shipping Guarantees

4-FIXED ASSET FINANCE

Short-term financing solution available up to 72 months

Reasonable and acceptable collateral requirements

Flexible repayments

Less documents

Free Business Current Account

USA-registered Entities that have been in the market for at least 4 years.

Annual sales turnover between USD 3 Million and USD 30 Million.

Trading, manufacturing or service providing companies with our professional academic Compliant operations, registered in the USA.

Gain Guaranteed Financial and Invest Projects

With the partners ISCU offers a broad range of investment financing services with expertise across the energy, renewables, infrastructure, telecoms, healthcare, real estate, construction, mining & metals, commodities, agro-chemicals and retail industries.

Our partner group in strategic partnership with **OPIC will provide development capital** to build sustainable, **solar powered and green middle and lower-middle income residential housing** communities in 160 OPIC developing and post-conflict countries.

Our Partner Investors is specialized in building a diversified portfolio of U.S. Government backed rental income producing Rent To Own Community Developments and Senior Care Facilities throughout the United States and other strategic locations worldwide. For overseas projects the Rental Income is secured by A-rated Insurance carriers.

They are is specialized to build Rent To Own Communities across USA and other parts of the world combined with secured and insured **Rental Income for Partners**, who are looking for exceptional returns with maximum security.

Our PPM Impact Investments In Rent To Own Communities; The rental income is fully insured, secured and backed by Payment Term Guarantees of A-rated Insurance Companies and the U.S. Government Affordable Housing Programs, offering Real Estate Investors an exceptional ROI for up to 25 years.

Our partner, is a licensed Investment Bank and Capital Trust that intends to engage in the acquisition and development of real estate. Our Company seeks to raise maximum gross proceeds of **\$500,000,000** from the sale of Partnership Units or from the sale of Financial Guarantee Indemnity Bonds in this Offering.

100% Capital Protection - Risk Factors Eliminated Through a Financial Guarantee

Indemnity Bond; US Share Fund & Capital Trust major concern is to secure its investors and their investments to 100%.For this reason, US Share Fund & Capital Trust implemented Capital Protected Notes, where the investors capital and profit share are protected.

Investors can purchase 1 year capital protected notes. The 1 year capital protected notes protect the principle and interest payment.Both the capital and interest is secured by cash backed Financial Guarantee Bonds.The Bond is held with an A-Rated US Trustee Bank.

ISCU “US SHARE BONDS ”

“US Share Bonds”; It is defined as “Certificates of equal value representing undivided shares in ownership of tangible assets, usufructs and services or (in the ownership of) the assets of particular projects or special investment activity”.

I-Capital Market Products

Open an Investment Account at our ISCU and perform your **lease certificate** buy and sell, lease certificate issuance and **investment fund** buy and sell transactions through online branch.

Rent certificates are marketable securities issued with the aim of financing the assets purchased or leased by the Asset Leasing Corporation of the Treasury for the benefit and on behalf of the owners of the certificates. These certificates yield dividends based on the revenues obtained from these assets to the bearers equal to their shares.

A-Investment in Rent Certificate

Mid/Long-Term Fixed Revenue Investment Potential: The rent certificate provides a fixed yield guarantee to its holder both in the mid and long terms. If you want to earn safe rent revenue, you can invest in Rent Certificates.

Coupon Payment: Rent Certificates give the right of collecting the periodic fixed rental earnings originating from the leased assets to their owners.

Based on Assets: The basis of all exported certificates should consist of a real commercial relation and a visible material fact.

Liquidity Potential: As it is listed at the NAZDAQ and NYSE Stock Exchange's, liquidity is possible through second-hand market transactions. Investors can wholly or partially cash the lease certificates before their due dates in view of their needs if they so wish.

Stock are bills issued by incorporated partnerships as securities and represent incorporated partnership capital share.

B-Investment in Stocks

Short/Long-Term Investment Potential: Stocks allow their holders to gain high yields in both the short and long term. Along with the opportunity of short-term revenues, stocks are stable and regular and have higher yield potentials than other investment instruments.

Profit shares (dividends): Stocks provide their holders with the right of shares from the annual net profit of the company. If the company's General Assembly decides to conduct profit distribution, the holders of stocks are paid dividends.

Capital gains: These are the revenues from the stocks purchase and sales by valorizing the price changes in the short and long term. The revenues of any domestic and foreign investors from stock purchase and sales are not taxed. There is a risk of loss in stock purchase and sales in case stocks lose value.

Tax Advantage: The withholding applied to the revenues from stock purchase and sales is 10% for security investment partnerships and the exclusive rate for other stock is 0%.

Suitability of Stock to the Ethic Principles of Share Financing: The selection of stock at ISCU is made on the basis of Share Index Rules created in line with the principles of "Ethic Share Financing".

"US Share Bond" Types

Leaseback US Share Bond ; An certificate for the buying and leasing of assets by the investors to the issuer and such US Share Bond shall represent the undivided beneficial rights/ownership/interest in the asset held by the trustee on behalf of the investors.

Investing US Share Bond ; Are certificates of equal value issued with the aim of mobilizing Bonds to be employed for the production of goods so that the goods produced come to be owned by the certificate holders. (This type of Bonds has been used for the advance funding of real estate development, major industrial projects or large items of equipment such as: turbines, power plants, ships or aircraft (construction/manufacturing financing)).

Partnership US Share Bond ; Are certificates that represent project or activities managed on the basis of Partnership US Share Bond by appointing one of the partners or another person as the Partnership for the management of the operation. (It is an investment partnership between two entities whereby one entity is mainly a provider of capital and the other is mainly the manager)

Commodity US Share Bond ; Are certificates of equal value issued for the purpose of financing the purchase of goods through owner of commodity so that the certificate holders become the owners of the commodity. (This is a pure sale contract based US Share Bond , which based on the cost plus profit mechanism).

Cooperation US Share Bond ; Are certificates of equal value issued with the aim of using the mobilized Bond s for establishing a new project, financing a business activity etc., on the basis of any of partnership contract so that the certificate holders become the owners of the project. Cooperation US Share Bond is an investment partnership between two or more entities which together provide the capital of the co-firms and share in its profits and losses in pre-agreed ratios)

Commercial US Share Bond ; Are certificates of equal value issued with the aim of mobilizing G-Commercial capital/mobilizing Bond s so that the goods to be delivered on the basis of Commercial come to be owned by the certificate holders.

Corporate US Share Bond ; Is a US Share Bond issued by a corporation as opposed to those issued by the government. It is a major way for companies to raise Bond s in order to expand its business or for a specific project.

Convertible or exchangeable US Share Bond ; Convertible or exchangeable US Share Bond certificates are convertible into the issuer's shares or exchangeable into a third party's shares at an exchange ratio, which is determinable at the time of exercise with respect to the going market price and a pre-specified formula.

Domestic US Share Bond ; A US Share Bond issued in local currency.

Global US Share Bond ; Both international and domestic US Share Bond .

Hybrid US Share Bond ; Hybrid US Share Bond combine two or more forms of alternative financing in their structure such as mix instruments etc.

International US Share Bond ; A US Share Bond issued in hard currency such as USD.

Best Regards

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