



**Gulf-USA Capital & US Share Fund & US Real Estate Trust Group** is a leading Invest Services Counseling company between of GCC- Gulf (Saudi Arabia, United Arab Emirates, Qatar, Kuwait, Bahrain and Oman) Countries and the US from cooperation's that is focused on building dynamic, profitable, and reputable investments in the USA.

### **Potential of Real Estate Investing in US**

42.4 million household live in a rented house/apartment in US. There is a housing potential for about 55 million people. New housing projects in the United States have had the highest level of the last 8 years in 2016. According to the Fitch Ratings statement, 4.5 percent rise is expected in housing prices in the US this year.

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Chinese buyers spent more than \$17 billion on US commercial real estate between 2010 and 2015, and during that same period most Chinese real estate investment — at least \$93 billion— went into US homes, according to a study by the Asia Society.

According to FDIC data, there are 6085 banks in USA. The total volume of mortgage loans in the United States has reached \$10.2 trillion. 52% of the assets have been in the mortgage pools, 37% in banks, the rest has been in other financial institutions' assets.

After the mortgage crisis in the US, half of the real estate that was sold passed into the hands of banks and financial institutions. The bursting of the property bubble has become an opportunity for foreign investors in recent years.

It is possible to purchase an apartment that was 100-110 thousand dollars three years ago for 40-60 thousand dollars today, 1-1.5 million dollars garden villa-style luxury residential for 350- 700 thousand dollars.

In the US, the world's most attractive real estate market, after the mortgage crisis, real estate prices in the US real estate market fell in 70, 80 percent levels in some areas. US real estate market today is highly liquid and will continue in this way in the next 4-5 years as well.

As a result of the Fed's muscular interventions, the average interest rate in the U.S. for a 30-year-mortgage dropped from 6.08 percent in mid-2008 to 3.68 percent on March 16.

And the reason for the decline in property values in the United States stems from the housing stock accumulated in the hands of the banks that issued credit in high values before. Banks want to remove these assets from their hands quickly to return to cash and they offer special discounts on the prices.

Banks that seized the homes of Americans unable to pay their mortgage installments, besides the decrease in values, not to deal with costs such as fee, taxes, garden maintenance, renovation, the attorney fees brought by the long legal process, are trying to sell their stocks quickly.



Today, there are two very important advantages for real estate investments in the US. First, properties that are left in the hands of the banks are going to be purchased.

The second advantage is that a tenant is guaranteed for the estate purchased.

And the high risk of American economy's exposure to high inflation in the coming years is also an indication for the rent increase.

Real estate investments in the US can pay off for itself in 8-10 years leaving aside all taxes. Lease management costs of the estate are also included. It takes 20-25 years in Turkey...

In this sense, the US, compared to Turkey, is 2 times more advantageous. There is the opportunity to invest in real estate income with a return of 100% a year.

The safest country in the world to purchase real estate is USA. Assurance comes from the system of property law and the government. The system has obstructed the slightest misconduct there may be.

Advances to be paid (deposit) are held in the escrow (deposit) accounts and only when the land title, insurance operations are finished will be paid to the landlord, bank or contractor. If the payment of rent is late even for 3 days, the house is emptied within 45 days from the day the courts referred to.

USA indeed offers a variety of housing opportunities like dreams because of its geography and large lands. It is possible to get a house in a golf site, on a mountain, near a lake and on the ocean coast in very attractive terms.

The apartments and houses that are on sale are mostly in building complexes and buildings are no more than 3-10 years old, each has a pool, a fitness center, security, social facilities like a club house. Again all of the houses have major appliances.

Because construction companies in the US have to deliver each house with kitchen cabinets, a dishwasher, a stove and oven to get the document indicating that the house is habitable (housing report).

Today an apartment with an ocean view can be purchased for a few hundred thousand dollars or it is possible to buy a mansion with 10-20 million. These houses offer the possibility of very serious premium for the next 2-3 years.

The real estate investment that will be done in the US has the potential of gaining value much higher than its purchase price within 3-4 years. A minimum of 30 percent of earnings can be provided. (eg; a house purchased for 80 thousand dollars can be sold for 110 thousand dollars a few years later and during this time there is the possibility of earning more than 50 thousand dollars by obtaining an average of 21 thousand dollars in rental income.)

### **Attractive investments in USA**

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last 8 years in 2016. According to the Fitch Ratings statement, 4.5 percent rise is expected in housing prices in the US this year.

☐ Real estate investments in the US can pay off for itself in 8-10 years leaving aside all taxes. Lease management costs of the estate are also included. It takes 20-25 years in other countries.

☐ The safest country in the world to purchase real estate is USA. Assurance comes from the system of property law and the government. The system has obstructed the slightest misconduct there maybe.

☐ For real estate investment in the United States, first of all, purchasing 1st class real estate remaining in the hands of the banks and agents we have provided connection with, at a discount of 20-40% on the cost of the bank guarantee.

☐ Since the current value of these properties show at least 20-40% increase, there will be 40-80% profitability.

☐ When repairs and decoration will be done on the estates that will be purchased by the amount of 5-10% of the property value, their value will increase by 30%. In this case approximately 100% profitability is possible.

☐ By renting these estates, which will be purchased and decorated, for 3 years, there will be the possibility of both rental income and in the 4th year with these estates' increase in value by 40%, the profitability of up to 140%.

#### **Business objective**

1. For real estate investment in the United States, first of all, purchasing 1st class real estate remaining in the hands of the banks we have provided connection with, at a discount of 20-40% on the cost of the bank guarantee.

2. Since the current value of these properties show at least 20-40% increase, there will be 40-80% profitability.

3- When repairs and decoration will be done on the estates that will be purchased by the amount of 5-10% of the property value, their value will increase by 30%. In this case approximately 100% profitability is possible.

4- By renting these estates, which will be purchased and decorated, for 3 years, there will be the possibility of both rental income and in the 4th year with these estates' increase in value by 40%, the profitability of up to 140%.

#### **Business value creation:**

- Benefiting 40 % spot supply of cost advantage (At least 40% cheaper purchase of property value)
- Overall target 100% price advantage



- For real estate buying is financed majorly by mortgage credits (using cheap mortgage credits or using GCC finance in the USA)
- Average cash cycle is 3 years' maximum secured by bank guarantee (using term loans for 3-5-7 years, 1 year without repayment)

**Business Partnership and Financiers Offer:**

- Strong and dedicated financial and/or strategic local partner
- \* To finance projects
- \* To be a guarantor for real estate secured mortgage loans that will be taken in the USA
- Alternatively, an international financial and/or strategic regional or local partner with substantive experience in GCC

**Our group's solution partners;**

- 1- Real Estate trading consulting companies
- 2- Real Estate Leasing-management companies
- 3- Real Estate decoration-repair companies
- 4- Real Estate construction new construction contractors

Is closely monitoring Federal National Mortgage Association's (FNMA) and the Government National Mortgage Association's (GNMA. Ginnie Mae) activities in USA. While FNMA purchases loans insured by the Federal Housing Administration, GNMA is developing applications for securitization.

We would like to cooperate with investors interested in this offer.

Regards

Ahmad Sheyban

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## **GCC –ME Muslim Potentials in the US**

The GCC (Gulf countries- Saudi Arabia, United Arab Emirates, Qatar, Kuwait, Bahrain and Oman) are situated on the richest area of the world in terms of petrol and gas reserves and have 3 trillion dollars of fund source. The Gulf countries have been spending 1.8 trillion dollars of these funds for overseas investments.

Owning 38,5 % of total fund sources of the world, the Gulf countries have been working with different instruments than western-sourced investments. The Gulf countries composing of the countries such as Qatar, Oman, Bahrain, United Arab Emirates, Saudi Arabia and Kuwait have preferred interest free instruments while investing.

The Size of the Islamic Finance Market Estimates of the current size of the Islamic Finance market range from \$1.66 Trillion to \$2.1 Trillion with expectations of market size to be \$3.4 Trillion by end of



2018. Based on \$1.66 Trillion, Islamic Finance assets represented 1% of the global financial market of \$127 Trillion in assets.

The Gulf countries have been trying to lead their assets to safe investments. Due to the economic stability in recent years, its trust, safety, in terms of investor protection and the business familiarity with Gulf countries, US has been a candidate to be the center of the investments of Gulf Countries.

10 million Muslim societies are living in all states of US. Muslims who live in the United States are active in many areas. Many joint projects with the USA business community are also included.

Muslim organizations, demonstrate the diversity and dynamism of the USA -Muslim population commercial relationship, and functions as a primary facilitator of the broad bilateral partnership.

There is the potential of Alternative Finance services for 10 million Muslim families in the US. Americans and other expat people living in We have the big business network in the US. The states with our network connection; Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Nebraska, Nevada, New Jersey, New York, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, Tennessee, Texas, Utah, Virginia, Washington, Wisconsin

<http://www.allied-media.com/Arab-American/Arab%20american%20Demographics.html>

<http://www.allied-media.com/Arab-American/100Q.htm>

<http://www.pewforum.org/2017/07/26/demographic-portrait-of-muslim-americans/>

Our mission is to promote an international forum for dialogue between key decision makers in both the United States and the GCC countries and US to increase the volume of bilateral trade, services, and investment and to influence trade and investment policies on behalf of GCC members' interests.

#### **Our portfolio of Muslim Country Business Council in the US;**

US-UAE Business Council, US-Bahrain Business Council, US Saudi Business Council, US-Qatar Business Council, US Kuwait Business Council, US-Turkish Business Council, US- Oman Business Council, Pakistan Business Council, India Business Council, Egypt Business Council, Balkan Business Council, Eurasia Business Council, Indonesia Business Council, Malaysia Business Council..

#### **Our Financial Services**

Alternative-ethic-safe-profitable 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.

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.



## US Share Fund Financial Services

**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.

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).

We are pleased to offer the SHARE FUND ethic financial instruments for all Americans and other expat people living in the USA. We offer you a range of services, including **Home- Auto- Commercial Mortgage, Re-Finance, Home Equity, Small Business -Foreign Trade Loans, Leasing, Equity, Franchise Business Funding, Investment and Project finance** with the partner Credit Unions and Banks.

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

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to the originating company which were taken over from the originating company.

Americans and other expat people are interested our Alternative Finance System for the Private Equity, Mortgage Home Loan, Leasing, Share transfer (Buyout), Interim Financing (Mezzanine), Project Finance, Home-Mortgage-Auto-Education provide financing -Small Business Loan-Trade-Invest, and other financial products.

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

Personal Finance	Equity Release
Car Finance	Non-Resident Home Finance
Education Finance	Small Business Finance
Travel Finance	Working Capital Finance
Home Finance	Goods Finance
Owner To Owner	Flexi-business Finance
Buyout	Fixed Asset Finance
Developer Purchase	Business Vehicle Finance
Construction Finance	Private Equity

## Home Mortgage

Home-Commercial Mortgage and and Refinancing, Leasing and Financing in All States: Low Rates, Low Closing Cost, and Fast Service PROMISED. We are provides commercial real estate financing through our Ijara program. This method of financing fully complies with Islamic principles and is offered in several states.

## Mortgage options for Foreign Nationals

**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.**

GulfUS Capital&US Real Estate Trust group welcomes the opportunity to provide mortgage services to Foreign Nationals who want to purchase or refinance a home in the United States. Rest assured, we will work closely with you every step of the way to get you the right loan for your needs and your budget. Eligible properties include single-family residences and condominiums located in markets served by GulfUS Capital&US Real Estate Trust group

Loans up to \$2,000,000 USD.

Fixed and adjustable rate loans are available

Cash out options and refinance available



## Corporate Foreign National Mortgage

Our Corporate Foreign National program has been designed specifically for foreign citizens (nonpermanent residents) who are employed by a U.S. company and looking to buy a home here.

Adjustable rate loans up to \$2,000,000 USD

Maximum LTV up to 60-80% (40-20% down payment required)

Construction and Renovation / Permanent Financing for Foreign Nationals

If you are interested in building or renovating a home, we offer a unique construction and renovation to permanent financing program. A streamlined process and one closing save you time and money.

### **Features and benefits include:**

One application, one approval, and one closing for both the construction and the permanent loans

Only one set of closing costs

Interest paid during the life of the loan may be tax deductible (consult your tax adviser)

Extended rate lock up to 12 months

One-time float down at the time of conversion

Loans available for secondary residences

Variety of loan options available

### **Foreign National Program For Mortgage Loan**

For more information about our vast range of mortgage and financing options for Foreign Nationals, please [realestate@gulfuscapital.com](mailto:realestate@gulfuscapital.com)

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