

guidance
HOME
SERVICES

YOU SHOULD BE CLOSING MORE

Explore The Simple Way to Grow Your Real Estate Business



LETTER FROM OUR CEO

As a company focused on providing products and services to the underserved Muslim American market, the opportunity for success has never been greater. As CEO of Guidance Residential, the #1 U.S. Islamic Home Financing Provider[®], I'm proud to introduce you to Guidance Home Services and would like to invite you to join their agent member network for the opportunity to serve our clients.

As a participating agent, you can offer clients a simple, cost-effective and consumer-friendly solution to purchasing or selling a home. Our unique program serves a niche market and will give you a great advantage among real estate agents in your area and allow you to grow your business like never before.

Thank you for your interest in Guidance and I look forward to your success.

Sincerely,

Khaled (Kal) Elsayed

A handwritten signature in black ink, appearing to read 'Kal Elsayed', with a stylized, cursive script.

President & CEO
Guidance Residential

GUIDANCE HOME SERVICES

INTRODUCTION

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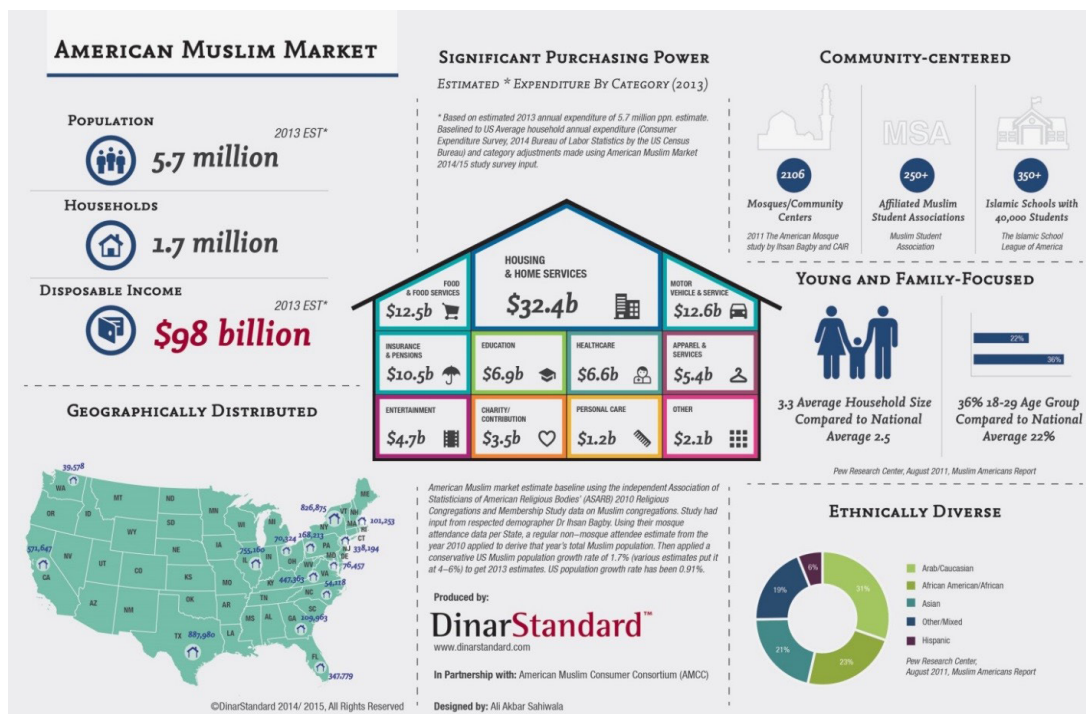
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WHAT IS GUIDANCE HOME SERVICES?

Guidance Home Services (GHS) is the Real Estate Brokerage affiliate of Guidance Residential, the #1 U.S. Islamic Home Financing Provider® – part of the Guidance Financial Group suite of companies. As the leader in Islamic home financing, Guidance Residential understands the unique needs of the underserved Muslim American real estate market and through its sister company, Guidance Home Services, it aims to meet those needs.



GLOBAL RECOGNIZED LEADER

As a Guidance Home Services agent, you have the opportunity to increase your business by tapping into a growing and underserved niche market through an alignment with the Guidance brand. The real estate market was affected tremendously in the 2008 housing collapse. Yet, due to its ethical values and principles, Guidance Residential actually increased business by 7% in the first quarter.

With a track record that spans over a decade, Guidance Residential has pursued a diligent journey to become the leading participatory home finance program in the nation.

WHAT IS GUIDANCE HOME SERVICES? CONT.

Guidance Home Services network agents work with a globally recognized leader in U.S. Islamic home financing that receives recognition in mainstream media outlets.

Click each logo to read about [Guidance in the news.](#)

The New York Times

The Washington Post

THE WALL STREET JOURNAL.

HOUSTON★CHRONICLE
Supporting our Community



COMPETITIVE ADVANTAGES

FOR GUIDANCE HOME SERVICES NETWORK AGENTS

As a Guidance Home Services network agent, you have access to benefits that help you grow your business by reaching more potential customers that are ready to purchase or sell a home.

REAL ESTATE AGENT BENEFITS

1. Pre-approved buyer information
2. Increased visibility through joint marketing and access to marketing collateral
3. Work with the #1 Muslim American Home Financing Brand
4. Supplemental buyer/seller business for greater income potential



I. CONNECT WITH PRE-APPROVED BUYERS

Guidance Home Services is your direct connection to Guidance Residential pre-approved buyers. As a member of the network, you will receive vetted information about consumers who are ready-to-transact and who have been pre-approved by a qualified mortgage underwriter. Guidance Home Services makes it easy for buyers to find a trusted local agent and for a pre-screened agent to receive a pre-approved buyer information.

2. INCREASED VISIBILITY THROUGH JOINT MARKETING AND ACCESS TO MARKETING COLLATERAL

As part of community outreach and promotion, Guidance Residential attends industry wide consumer events which are attended by as many as 30,000 people from the target market. As a Guidance Home Services participating agent, you will have access to low-cost joint marketing collateral, which can be utilized at events and seminars.



COMPETITIVE ADVANTAGES

FOR GUIDANCE HOME SERVICES NETWORK AGENTS

3. WORK WITH THE #1 MUSLIM AMERICAN HOME FINANCING BRAND

Guidance Residential is the "go-to" brand for participatory home financing and commands an impressive 80% of the market share. When you work with Guidance Residential, you will be working with the #1 brand name that has funded over \$7.0 billion in home financing. Guidance Residential is approved by Freddie Mac and other Government Sponsored Enterprises.



4. SUPPLEMENTAL BUYER/SELLER BUSINESS FOR GREATER INCOME POTENTIAL

As an experienced full-time agent you're always looking to grow your business in a cost effective and efficient manner. GHS network agents who provide outstanding customer service understand the opportunity of leveraging our system in order to create a supplemental stream of business that is pre-approved and ready to transact the moment they are matched with a realtor. Take ownership of our system to increase your income potential and differentiate yourself from the larger real estate community.



THE GUIDANCE DIFFERENCE

As an agent working with Muslim American home buyers and sellers, you are part of a unique niche in the U.S. As such, it's important to understand your clients and what is important to them.

INTEREST OR USURY

According to Muslim belief, interest or “usury” is prohibited and counter to religious guidelines—all financial transactions must be fair and just for both parties. Guidance Residential can help your customers by offering a unique financing option that is both competitive in the industry and upholds ethical principles.

DECLINING BALANCE CO-OWNERSHIP PROGRAM

The Declining Balance Co-ownership Program is Guidance Residential's answer to the ethical dilemma faced by Muslim Americans in the home financing industry. Under the terms of the program that was developed in partnership with Freddie Mac, clients do not repay interest. Instead, they become a co-owner with Guidance Residential, from whom they acquire full ownership through affordable payments. Guidance Residential works as a partner with the home buyer instead of a lender.

CO-OWNERSHIP BENEFITS

Non-Recourse Commitment

In many conventional loan programs, other assets which may include your various investments—such as personal savings accounts, pensions and college funds—are all subject to seizure in the event of a default. The Declining Balance Co-ownership Program has a non-recourse clause, meaning that in the event the customer defaults, Guidance Residential does not have recourse against the customer's other assets. The customer is only at risk for his/her equity position in the property.

Capped Late Payment Fee

Traditionally, late fees are calculated by conventional providers as a percentage of the late monthly amount due from the customer and are often realized as profit. There are no interest charges on late payments under our program. With our Shariah Supervisory Board's approval, late payments are only subject to a capped fee that covers the expenses involved in administering a late payment. Under Shariah principles, profiting off of such a situation is prohibited.

Shared Risk

The risk is shared if the property is lost in the case of a natural disaster, or a public service project initiated by the government forces you out of the property. In this situation the proceeds provided by insurance or government are shared based upon the percentage of ownership at the point of the loss. In a similar situation, conventional loan providers will apply the proceeds to pay off the loan without any allocation.



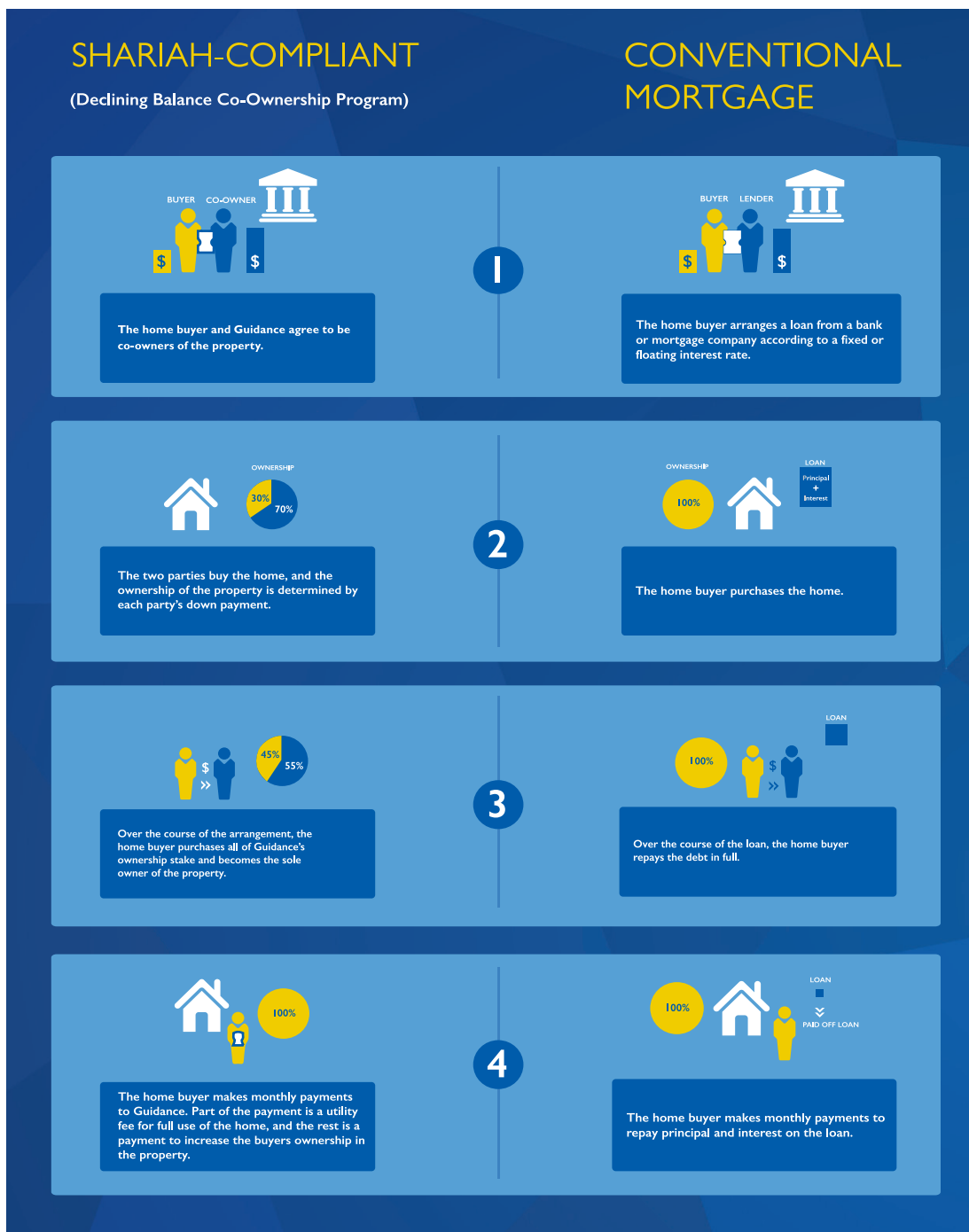
To better understand the *Declining Balance Co-ownership Program*, watch this short video on how the program works:

<https://www.youtube.com/watch?v=DZeE3FPWza0>

THE GUIDANCE DIFFERENCE

CONT.

A comparison of the musharaka, or Declining Balance Co-ownership Program, to a Conventional Mortgage.



HOW TO GET STARTED

WITH GUIDANCE HOME SERVICES

Becoming an eligible member of the Guidance Home Services network is free and easy. Get started today!

STEP 1: PROFILE CREATION

Visit GuidanceHomeServices.com and fill out the registration form.

STEP 2: VERIFICATION

Our Concierge team will contact you to verify that all your information is correct and up to date.

STEP 3: APPROVAL

Upon validation of your profile details and acceptance of the Guidance Home Services terms and guidelines you will become an approved member of the network in your local area.

FREQUENTLY ASKED QUESTIONS

CAN ONLY MUSLIM AMERICAN CONSUMERS TAKE ADVANTAGE OF GUIDANCE RESIDENTIAL'S FINANCIAL PRODUCTS SUCH AS THE DECLINING BALANCE CO-OWNERSHIP PROGRAM?

No. Although our products are faith based, they are not restricted to any particular customer. Any potential clients can take advantage of the consumer-friendly features of the program, regardless of their religious affiliations.

ARE THERE ANY OTHER BENEFITS TO A PARTICIPATORY HOME FINANCE OR SHARIAH-COMPLIANT PRODUCT?

Yes. Under Shariah principles, profiting off a person's hardship situation is prohibited. Therefore, contracts are "non-recourse" which means that in the event of foreclosure, the bank cannot seize other assets in the event of a default. Also, there are no interest charges on late payments – late payments are only subject to a capped fee that covers administrative expenses. There is no pre-payment penalty in our program and the risk is shared if the property is lost in the case of a natural disaster, or a public service project initiated by the government forces you out of the property.

WHAT KIND OF PRODUCT FEATURES DO YOU OFFER CUSTOMERS?

We offer competitive payment options such as 30, 20 and 15-year fixed terms as well as 3,5,7 and 10 year adjustable terms. We also offer jumbo financing, refinancing to access equity/cash out, relief and streamlined refinance options. Our property types are single family, townhouses, condos and 2-4 unit residences as well as investment properties.

Please note: The 30-day timeline is based on a best case scenario, and is dependent upon third party vendors' timelines, customer's responsiveness and credit profile. On average, it takes a minimum of 45 days to close a file from the day the application is taken.

HOW WOULD AN OFFER BE WRITTEN AND EXPLAINED TO OTHER AGENTS IN THE FIELD?

The offer is written as a conventional loan—nothing else is different. If writing a letter with your offer, you can include text along the lines of: Guidance Residential has funded over \$7.0 billion in home financing, hence we are a trusted home financing provider that can ensure a smooth, quick and hassle free transaction. Guidance is approved by Freddie Mac and Other Government Sponsored Enterprises. It is also recognized across national and international media channels.

WHAT IS THE TIMELINE TO CLOSE A FILE THROUGH GUIDANCE RESIDENTIAL?

Day 1: Application Stage – The initial disclosures will be sent to customers within 3 business days. Customers must send the initial documentation package and an appraisal is ordered by the company.

Day 5: Processing Stage – Application and documents (if received) reviewed for accuracy and completion. Income calculations to be submitted to underwriting. Further documents may be required before submission to underwriting.

Day 10 Underwriting Stage – File is reviewed including income, assets, liabilities and appraisal. File goes through quality control process before conditional or full approval is issued.

Day 15 Conditional approval is rendered – Conditions will be sent to the customer to provide.

Day 21 Full Approval – Depending on customer's responsiveness and conditions submitted, a full approval could be rendered if further documentation is not required based on the documentation received. Full approval requires acceptable appraisal and fully verified assets for cash to close.

Day 23 Clear to Close Stage – All conditions are cleared to indicate home owner's insurance. Profit rate locked.

Day 26 Closing Stage – Closing package sent to title company and final closing disclosure sent to customer.

Day 30 Settlement (AKA the Closing Date) –

Customer reviews and signs closing documents to conclude the transaction. Customer to provide certified check or wire funds as required for closing. Keys are delivered. Deal is COMPLETE.

Register Today: [GuidanceHomeServices.com](https://www.GuidanceHomeServices.com)

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Licensing & Registration: www.gr.link/licensing NMLS Consumer Access: www.nmlsconsumeraccess.org

