

# 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 GuidanceRealty.com and would like to invite you to join us as a participating agent.

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

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

Sincerely,

Khaled (Kal) Elsayed

A handwritten signature in black ink, appearing to read 'Khaled Elsayed', written in a cursive style.

President & CEO  
Guidance Residential

# GUIDANCEREALTY.COM

## INTRODUCTION

### TABLE OF CONTENTS

What is GuidanceRealty.com?.....Page 4

Competitive Advantages for GuidanceRealty.com Participating Agents.....Page 6

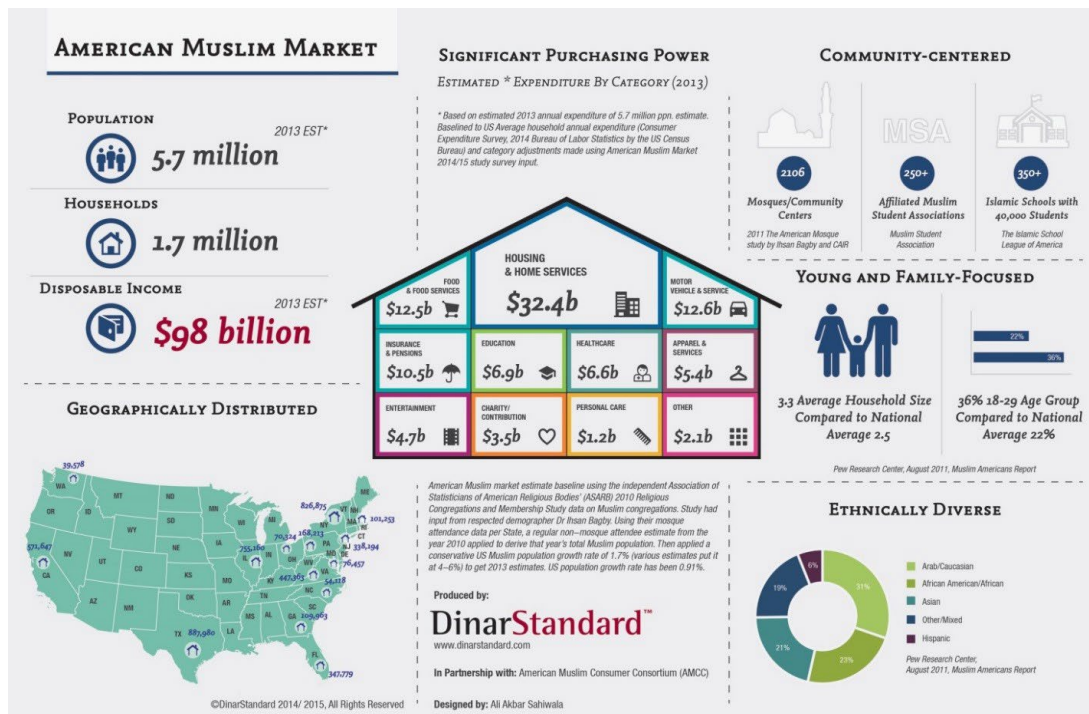
The Guidance Difference.....Page 8

How to Get Started with GuidanceRealty.com.....Page 10

Frequently Asked Questions.....Page 11

# WHAT IS GUIDANCEREALTY.COM?

GuidanceRealty.com is an affiliate program 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 created GuidanceRealty.com to meet those needs.



## GLOBAL RECOGNIZED LEADER

As a GuidanceRealty.com participating agent, your customers can place their confidence in you and the strong foundation of 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.

**SIGN UP TODAY**

# WHAT IS GUIDANCEREALTY.COM?

CONT.

GuidanceRealty.com 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



SIGN UP TODAY

# COMPETITIVE ADVANTAGES

## FOR GUIDANCEREALTY.COM PARTICIPATING AGENTS

As a GuidanceRealty.com participating 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. In addition, when buyers finance their home with Guidance Residential and work with a GuidanceRealty.com participating agent, they will receive an appraisal credit up to \$500 at closing.

### REAL ESTATE AGENT BENEFITS

1. Strong leads committed to buy
2. Exclusive financial benefits to attract clients
3. Increased visibility
4. Joint marketing opportunities and access to marketing collateral
5. Work with the #1 Muslim American Home Financing Brand
6. Increased Customer Referrals



### 1. STRONG LEADS COMMITTED TO BUY

Guidance Residential has a robust online Pre-Qualification system that generates qualified homebuyer leads. As a GuidanceRealty.com agent, Pre-Qualified buyers receive notifications of agents in their area that are available to help them with their search. Buyers can review an agent's information on the website and reach out. In addition, we support agents through an ongoing automated email nurturing campaign that keeps Guidance top of mind with potential homebuyers and sellers. We make it easy for customers to find a local agent and for the agent to receive a pre-qualified buyer.

### 2. EXCLUSIVE FINANCIAL BENEFITS TO ATTRACT CLIENTS

GuidanceRealty.com agents attract customers by offering special incentives that get the attention of customers upon Pre-Qualification. A customer who works with a GuidanceRealty.com agent to purchase a home and uses Guidance Residential for home financing will receive an appraisal credit up to \$500 at closing. This is a strong showing of commitment that resonates with potential clients and gets noticed above other local agents. And, best of all, you spend nothing from your pocket.

SIGN UP TODAY



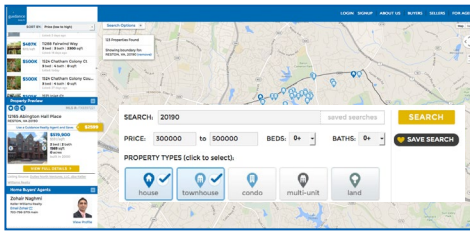
# COMPETITIVE ADVANTAGES

## FOR GUIDANCEREALTY.COM PARTICIPATING AGENTS CONT.

### 3. INCREASED VISIBILITY

The GuidanceRealty.com website showcases featured listings from GuidanceRealty.com agents and makes listings easy to search and find based on a customer's preferred criteria.

Agents can build brand exposure AND increase visibility via the website by adding their picture and contact information, and licensed area(s).



### 4. JOINT MARKETING OPPORTUNITIES 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 GuidanceRealty.com agent, you will get direct access to this consumer segment by gaining exclusive access to attend these events and connect with ready-to-buy home shoppers through joint marketing initiatives. Guidance Residential also provides low-cost marketing collateral including a free agent profile.



### 5. 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 \$4.9 billion in home financing. Guidance Residential is approved by Freddie Mac and other Government Sponsored Enterprises.

### 6. INCREASED CUSTOMER REFERRALS

GuidanceRealty.com agents who provide outstanding customer service receive repeat referrals from their customers. Testimonials from satisfied clients are a great tool in growing exposure. Being known within a niche community by working with families that are buying and selling their homes is a great way to grow a customer base AND gives you a unique advantage among fellow agents in the larger real estate community.



SIGN UP TODAY

# 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>

SIGN UP TODAY



# THE GUIDANCE DIFFERENCE

CONT.

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

## The guidance difference

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

SHARIAH-COMPLIANT (Declining Balance Co-ownership)	CONVENTIONAL MORTGAGE
 <p><b>1</b> The home buyer and Guidance agree to be co-owners in the property.</p>	 <p><b>1</b> The home buyer arranges a loan from a bank or mortgage company according to a fixed or floating interest rate.</p>
 <p><b>2</b> The two parties buy the home, and the ownership of the property is determined by each party's down payment.</p>	 <p><b>2</b> The home buyer purchases the home.</p>
 <p><b>3</b> The home buyer makes monthly payments to Guidance. Part of the payment is a utility fee for full use of the home, and the rest is a payment to increase the buyers ownership in the property.</p>	 <p><b>3</b> The home buyer makes monthly payments to repay principal and interest on the loan.</p>
 <p><b>4</b> Over the course of the arrangement, the home buyer purchases all of Guidance's ownership stake and becomes the sole owner of the property.</p>	 <p><b>4</b> Over the course of the loan, the home buyer repays the debt in full.</p>

SIGN UP TODAY

# HOW TO GET STARTED

## WITH GUIDANCEREALTY.COM

Become a participating agent with GuidanceRealty.com and gain valuable benefits that will increase your business. Guidance offers increased visibility, partnership opportunities, more qualified leads, and allows you to offer your clients exclusive financing benefits. Win more contracts throughout the year. It's free, so get started today!

### STEP 1: SIGN UP AS A PLATINUM OR GOLD AGENT

Visit GuidanceRealty.com and review the tiers available for you to sign up.

### STEP 2: UPDATE YOUR PROFILE

Add a profile photo, licensed area(s) and contact information to increase your visibility.

### STEP 3: ATTEND JOINT MARKETING EVENTS

Ask your Account Executive for opportunities to attend local events and seminars to connect with home shoppers.

### STEP 4: SAVE CUSTOMERS MONEY

Offer your clients up to a \$500 appraisal credit at closing when they finance their home with Guidance Residential.

## BECOME A GUIDANCEREALTY.COM PARTNER AGENT

Select a level to get started.

	GOLD AGENT	PLATINUM AGENT
	<b>FREE</b>	<b>FREE</b>
Showcase Agent Profile in Select Markets	Yes	Yes
Get Featured Profile On Select Markets	Yes	Yes
Receive Pre-Qualified Referrals	Yes	Yes
Get Free Digital Marketing Tips	Yes	Yes
Access Free Online Training Session	Yes	Yes
Offer an appraisal credit up to \$500 for your customers who finance with Guidance Residential	Yes	Yes
Provide sellers with a \$500 commission credit at closing	No	Yes
	<b>SIGN UP NOW</b>	<b>SIGN UP NOW</b>

**SIGN UP TODAY**

# 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.

## IS GUIDANCEREALTY.COM UP TO DATE WITH THE LATEST TECHNOLOGY?

Yes. Homebuyers can search listings on our website to find a home in a community within their specific criteria. They can receive automated listing alerts to stay on top of the market. They can also find a preferred real estate agent and even follow a link to Pre-Qualify for financing.

## 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 \$4.9 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.

**SIGN UP TODAY**

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

Questions? Call 888.484.8000



\*SELLER COMMISSION CREDIT PROGRAM NOT AVAILABLE IN KS, NJ, OR AND TN.

Guidance Residential, LLC, (Nationwide Mortgage Licensing System No.2908), 11107 Sunset Hills Rd, Suite 100 & 200, Reston, VA 20190 is licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act (413-0427); Alabama Consumer Credit (22410); Arizona Mortgage Banker (0923408); Arkansas Mortgage Banker-Broker-Servicer (112069); Colorado Mortgage Company Registration; Connecticut Mortgage Lender (18263); Delaware Lender (022090); District of Columbia Mortgage Dual Authority (MLB2908); Florida Mortgage Lender (MLD656); Georgia Mortgage Lender (17286); Illinois Residential Mortgage Licensee (MB.0006455 11107 Sunset Hills Road, Suite 100 & 200, Reston, VA 20190; MB.0006455-001 100 East Roosevelt Rd, Units 44 & 45, Villa Park, IL 60181) licensed by the ILDFPR, James R Thompson Center (JRTC), 100 West Randolph Street, 9th Floor, Chicago, IL 60601, 888-473-4858 (General), 844-768-1713 (Banking Div); Kansas Licensed Mortgage Company (MC.0025178); Kentucky Mortgage Company (MC361158 & MC361566); Maryland Mortgage Lender (12927); Massachusetts Mortgage Lender (ML2908); Michigan 1st Mortgage Lender, Broker & Servicer Registrant (FR-0941); Minnesota Mortgage Originator (MN-MO 20320419); New Jersey Licensed Lender (9933648); New York - Licensed Mortgage Banker - New York Department of Financial Services (B500726) (NY location: 171-21 Jamaica Ave, 1st Floor, Jamaica, NY 11432); North Carolina Mortgage Lender (L-112542); Ohio Mortgage Broker Act Mortgage Banker Exemption (MBMB 850079.000); Oregon Mortgage Lender (ML-4145); Pennsylvania - licensed by the Pennsylvania Department of Banking, Mortgage Lender (21050); Rhode Island Lender License (20163318LL); South Carolina BFI Mortgage Lender/Servicer (MLS-2908); Tennessee Mortgage License (109274); Texas SML Mortgage Banker Registrant; Virginia Lender Licensee (MC-2138) licensed by the Virginia State Corporation Commission; Washington Consumer Loan Company (CL-2908); Wisconsin Mortgage Banker (46355BA).