guidance
HOME SERVICES

YOU SHOULD BE **CLOSING MORE**

Explore The Simple Way to Grow Your Real Estate Business



Capture leads at the palm of your hand

See page 7 & 10 for more details.

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



President & CEO
Guidance Residential

GUIDANCE **HOME SERVICES**

INTRODUCTION

TABLE OF CONTENTS

What is Guidance Home Services (GHS)?.....Page 4

Competitive Advantages for Guidance Home Services Participating Agents.....Page 6

The Guidance Difference.....Page 8

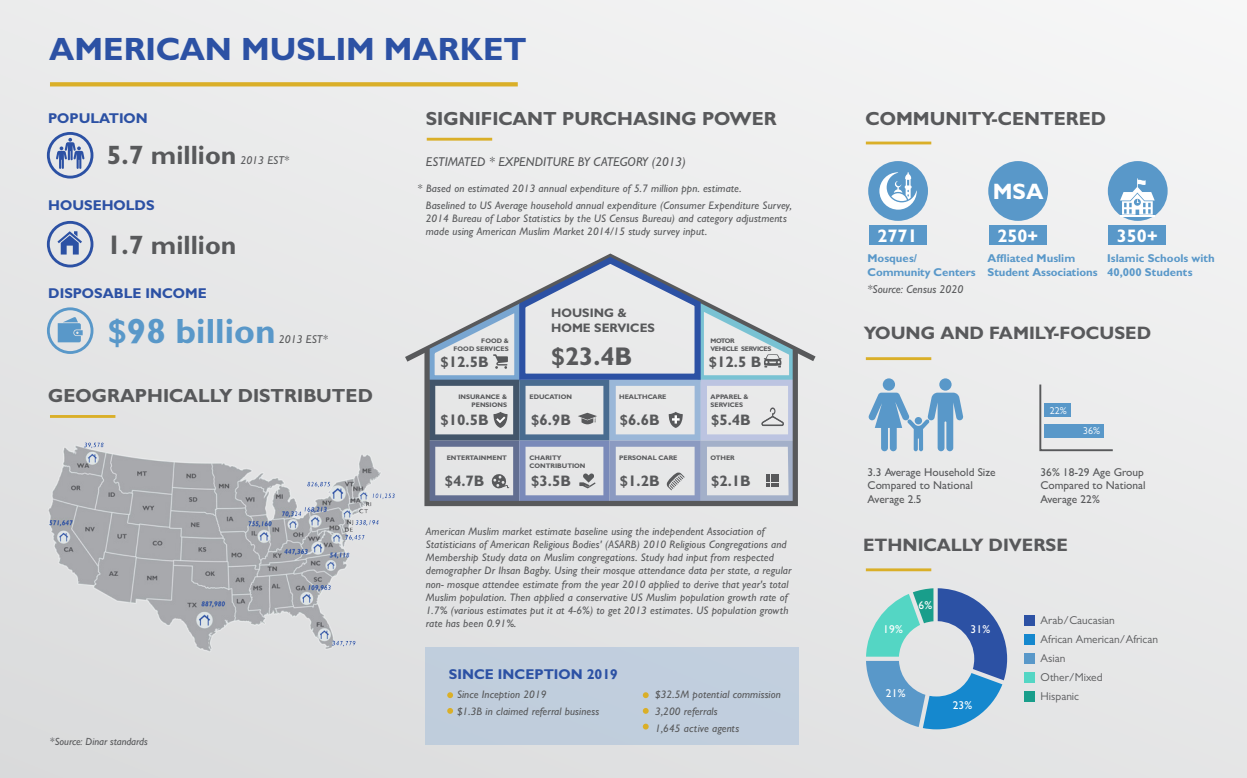
How to Get Started wtih Guidance Home Services.....Page 10

Guidance Home Services Mobile App.....Page 10

Frequently Asked Questions.....Page 11

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®. 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. GHS was created to improve the homebuying process so that the overall experience becomes a better one for buyers and real estate professionals.



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 two decades, 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.

Scan to read the articles from each media outlet listed below:

HW VANGUARD AWARDS™

Making Home Possible RISE WINNER Recognized By Freddie Mac

WORLD FINANCE ISLAMIC FINANCE AWARDS 2019

The Washington Post

CNN

The New York Times

PBS

ALJAZEERA

THE WALL STREET JOURNAL.

USA TODAY

HOUSTON CHRONICLE

AP Associated Press

Detroit Free Press

COMPETITIVE **ADVANTAGES**

FOR GUIDANCE HOME SERVICES NETWORK AGENTS

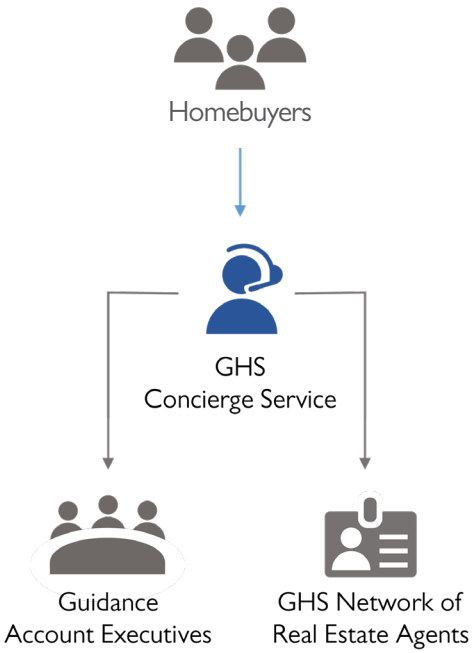
As a Guidance Home Services network agent, you have access to benefits that help you grow your business by reaching more potential customers that are ready to purchase or sell a home.

CONCIERGE TEAM SUPPORT

GHS uses a trained concierge team to monitor the relationship between buyer, real estate agent, and Account Executive. As a member of the network, you can count on these referrals because they are more than just leads. Guidance Home Services makes it easy for buyers to find a trusted local agent and for a pre-screened agent to receive a buyer referral.

REAL ESTATE AGENT BENEFITS

1. Work with the #1 Muslim American Home Financing Brand
2. Connect with buyer and seller referrals
3. Increased visibility through partnership opportunities and access to marketing collateral
4. Supplemental buyer/seller business for greater income potential
5. Supporting you with innovative technology
6. Exclusive financing specials for your clients
7. No sign-up or annual fees



1. 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 $10 billion in home financing. Guidance Residential is approved by Freddie Mac and other Government Sponsored Enterprises.

2. CONNECT WITH BUYER AND SELLER REFERRALS

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

COMPETITIVE **ADVANTAGES**

FOR GUIDANCE HOME SERVICES NETWORK AGENTS CONT.

3. INCREASED VISIBILITY THROUGH PARTNERSHIP 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 25,000 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.

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 ready to work with a real estate agent. Take ownership of our system to increase your income potential and differentiate yourself from the larger real estate community.

5. SUPPORTING YOU WITH TECHNOLOGY

As a GHS agent, you have access to our mobile app. The app allows you to easily manage your clients' data, including their information, preferences, and purchasing status. You can conveniently track all referrals, update your sales region, ZIP codes, and preferred Guidance Residential Account Executives all in one place. In addition to being able to contact your clients directly, the app also allows you to refer your own clients through the platform. This feature enables your clients to easily connect with a licensed Account Executive from our sister company, Guidance Residential, simplifying the referral process and improving your customer service.

6. EXCLUSIVE FINANCING SPECIALS FOR YOUR CLIENTS

Give your clients even more reasons to work with you. Through Guidance Residential, we offer your clients exclusive home financing



specials. As a GHS agent, we'll let you be the first to know about these specials.

7. NO SIGN-UP OR ANNUAL FEES

We don't require any upfront fees. A referral fee is charged only after closing. Details are in the Master Cooperative Real Estate Agreement, which is required to be signed by all agents and brokers. Sign up today!

THE GUIDANCE **DIFFERENCE**

As an agent working with Muslim American homebuyers 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.

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

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.

Not a Bank

Guidance Residential is not a bank. Watch this video to learn why.



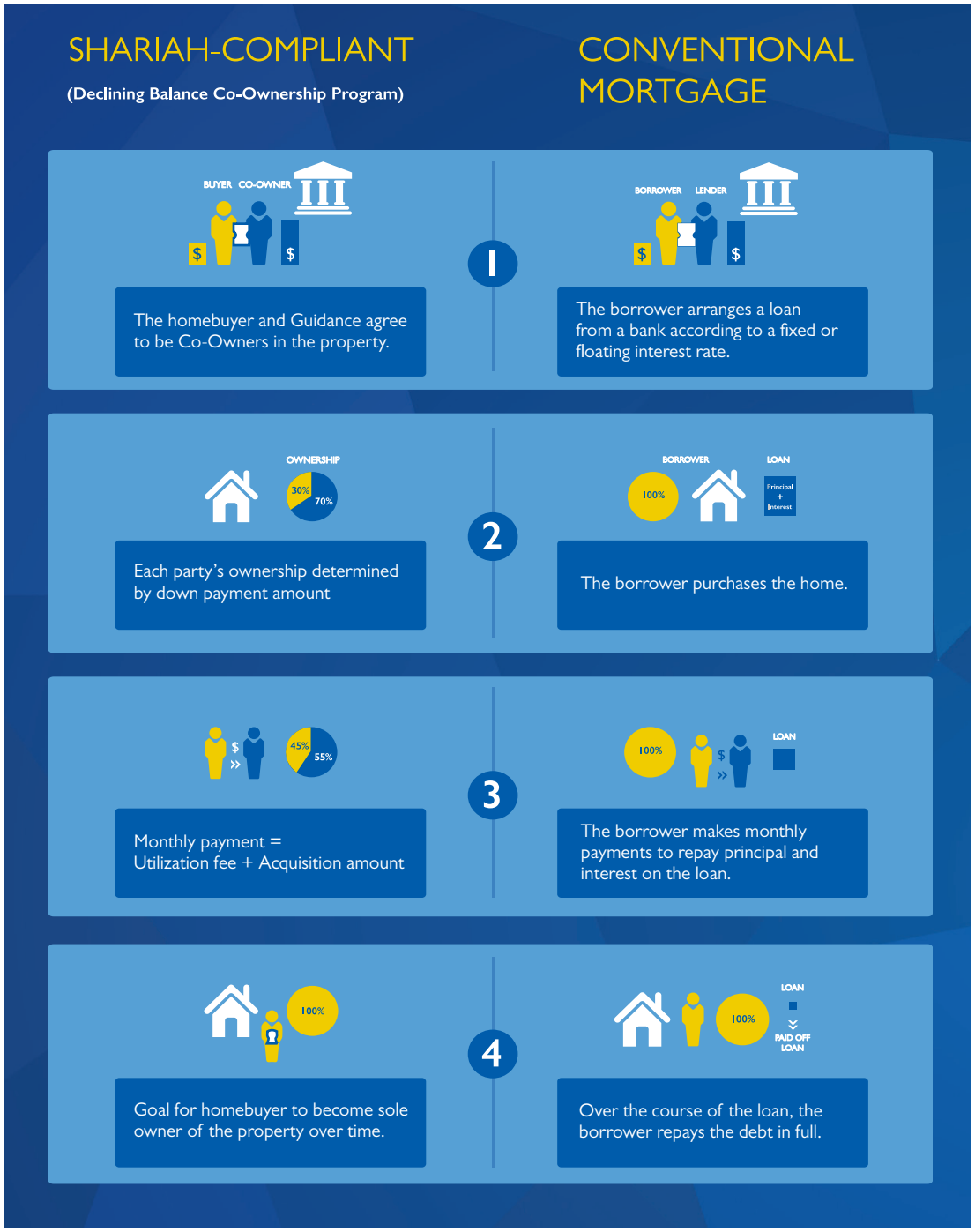
Guidance Is Not a Bank: *Why an LLC Makes All the Difference:*

https://www.youtube.com/watch?v=VWjUEEMlcFo

THE GUIDANCE **DIFFERENCE**

CONT.

A comparison of the Musharrakah, 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.

STEP 4: DOWNLOAD THE APP & START CLAIMING REFERRALS

Get started with our mobile app. Available for iPhone and Android.

Our app allows you to:

- Claim and win more referrals
  Get real-time alerts when referrals are sent out and claim in one tap
- Manage all referrals in one location
  Access and track your clients' information, preferences and buying status
- Customize preferences
  Easily update your sales region, ZIP codes, preferred Guidance Residential Account Executives and contact hours
- Contact clients in one-touch
  Build strong client relationships by contacting clients directly from the app

DOWNLOAD THE GHS APP TODAY!

Available on the Google Play

Download on the App Store

FREQUENTLY ASKED **QUESTIONS**

CAN ONLY MUSLIM AMERICAN CONSUMERS TAKE ADVANTAGE OF GUIDANCE RESIDENTIAL'S 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 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.

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

The offer is written as a conventional financing—nothing else is different. If writing a letter with your offer, you can include text along the lines of: Guidance Residential has funded over $10 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.

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.

Register Today:
GuidanceHomeServices.com

EQUAL HOUSING OPPORTUNITY

Guidance Residential, LLC NMLS#2908
11107 Sunset Hills Rd., Suite 300, Reston, VA 20190
Licensing & Registration: www.gr.link/licensing
NMLS Consumer Access: www.nmlsconsumeraccess.org