## **ABOUT US**

Ijara Community Development Corporation (ljaraCDC) is a Michigan non-profit corporation. We are not a lender or broker. Our mission is to provide outstanding Islamic Loan financing alternatives to consumers who abide by religious or ethical prohibitions relating to the payment of interest on loans.

We want to be your informational resource for Islamic finance alternatives relating to home buying, business financing and replacement of existing mortgages. We believe an educated consumer makes the best decisions. We operate in all 50 states and all provinces in Canada.





To provide Sharia Compliant Acquisition Solutions in all 50

First for Residential

First for Commercial Real **Estate** 

First for Conversions

First for SBA (Small Business Administration)

First to Operate in Canada



Contact us to discuss all the Islamic Financing options available to you through our licensed lenders.



ijara Community Development Corp.

### Our Address-

Ijara Community Development Corporation 2531 Jackson Ave. Ste 331 Ann Arbor, MI 48103

> Toll Free: 1-87-786-IJARA 1-877-864-5272 info@ijaraCDC.com www.ijaracdc.com









# **FREE YOURSELF** FROM RIBA TODAY!





**Bringing Families Home-**The Sharia Way

#### ISLAMIC FINANCE FATWA/ APPROVAL

IjaraCDC, Ijara Community Development Corporation, is currently marketing the CIHF process which has been approved by notable scholars, since 1995. The process utilizes the Ijara methodology, which is one of the three Sharia compliant methods to achieve home financing. Specific questions can be answered by contacting us directly.

Visit our website to view a copy of our Fatwas and background on our scholars.

#### HOW THE IJARA PROGRAM WORKS

It's very simple, it's a lease to own transaction. A trust is created and the property is held in that Trust. The borrower has a lease to own agreement with the Trust and makes a monthly rent payment, a portion of that monthly rent will go towards ownership until they own 100%.

IjaraCDC is the key to getting into homeownership the Halal Way



# **SERVICES**

HALAL RESIDENTIAL FINANCING ALTERNATIVES

PURCHASE OR REFINANCE\*
MINIMUM 3.5% DOWN PAYMENT FOR USA
MINIMUM 0% DOWN FOR VA AND USDA

**MINIMUM 5% DOWN PAYMENT FOR CANADA** 

HALAL COMMERCIAL FINANCING ALTERNATIVES

MEDICAL OFFICE
MULTI UNIT RESIDENTIAL
OFFICE/ RETAIL/ INDUSTRIAL

#### CONVERSION

RESTRUCTURE YOUR EXISTING INTEREST BASED MORTGAGE TO A SHARIA COMPLIANT ONE, WITHOUT REFINANCING

#### **ISLAMIC INVESTMENT**

SUKUK MURABAHA CONTRACTS (ISLAMIC BONDS)

\*Certain qualifications/conditions apply

**Sharia Compliant** 

**Free to Apply** 

**No Upfront Fees** 

Freedom to Sell

**Low Down Payment Programs Available** 

**No Sharing of Gain or Lost** 

Pay off any time

Available in all 50 states and all Canadian Provinces



We have extensive experience in providing Sharia compliant financing for medical offices. Apply now and see if you qualify for 0% down financing.

SHARIA COMPLIANT BUSINESS FINANCING

\$300,000 to \$40 Million Financing Available

As little as 10% down (if qualified)
As little as 0% down for medical office.

**SBA** backing possible

Conversion possible for loans below \$300,000