

# IjaraCDC Programs

We understand that every client's housing needs and financial situations are unique. That's why we continuously work with different investors to offer specialized programs that cater to your specific situation **while keeping it Sharia-compliant.**

## Programs available in the US

*\*Not every program is available in all states. Ask us about our Canadian products*



### **Conventional Home Acquisition Program**

This program combines the benefits of a traditional home acquisition program with the benefits of a Sharia-compliant structuring.

### **FHA Program**

Backed by the HUD, the FHA program is ideal for those looking to own a home while building a better credit and income standing. Note that mortgage insurance stays on the entire duration of the trust.

### **VA**

Being a veteran, you qualify for a VA loan with 100% financing. IjaraCDC offers this program through our licensed investors. Plus, it's Sharia-compliant! (Spouses of veterans are eligible as well)

### **Jumbo**

We know that housing isn't cheap in some locations, and you need more money to get one. The jumbo program will help you get into a higher-priced home without a large down payment.

### **USDA 100% financing**

Looking for a home in the country away from the busy city? This program is for you. If you're buying a property in a USDA-designated area, you can get 100% financing to close the deal without worrying about the downpayment.

### **Refinancing**

Need help with home refinancing? IjaraCDC offers Riba-free options through the help of our licensed investors and expert Sharia-compliant structuring

**GET IN TOUCH WITH US!**

Visit our website!  
Scan the code or go to:  
**[www.ijaracdc.com](http://www.ijaracdc.com)**



**(877) 864-5272**



**[info@ijaracdc.com](mailto:info@ijaracdc.com)**

## **Conversion**

Turn your traditionally -funded home into a Riba-free one with IjaraCDC's conversion program! Keep the same terms but in a Sharia-compliant structure.



## **HELOC**

Use your earned home equity for other needs you may have. Also ask us about our HELOC 2nd loan program to accelerate paying off your mortgage in 6 to 8 years!

## **No Credit**

If you don't have an established credit history yet, we can still assist in your home purchase using non-traditional credit, like your history of paying rent or utilities.



## **Low Credit**

This program can accommodate clients with a minimal credit score of 580.

## **Bank Statement Program**

This program is perfect for self-employed borrowers who need an alternative method to show the cash flow of their business. It's an ideal solution to help underserved credit-worthy self-employed home buyers who otherwise would not qualify for a home loan.

## **Downpayment Assistance**

The down payment assistance program allows you to buy a home without waiting for a 20% down payment. Get up to 3.5% of the purchase price as a grant to be utilized towards the down payment of a house purchase directly from our investors.

## **Rental Property Program**

Test the waters as a rental property investor with Ijara's new program. You only need 15% down payment, instead of the usual 20%.



## **Physician Program**

Whether you are in residency, still paying huge student loans, or are an experienced physician in the field, this physician program might be a good option.

## **Investor Cash Flow**

Get qualified based on rental analysis to determine property cash flow without personal income requirements.

## **Construction**

What's better than living in a house you own? Building one from scratch! With our construction program, you can do so and stay riba-free!

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