

# LOAN APPLICATION



Business Innovative Solutions

## *JEMBIZ Loans*

[www.JemBiz.com](http://www.JemBiz.com)

Tel (407) 902-5392 Fax (407) 650-3370

We appreciate your interest in a JEMBIZ Church Loan and for taking the time to fill out this loan application. If you have any questions, please contact us.

[JEMBIZ@JemBiz.com](mailto:JEMBIZ@JemBiz.com)

### APPLICANT INFORMATION

Legal Name of Church \_\_\_\_\_

Church Mailing Address \_\_\_\_\_

City \_\_\_\_\_ ST \_\_\_\_ Zip \_\_\_\_\_

Church Physical Address \_\_\_\_\_

City \_\_\_\_\_ ST \_\_\_\_ Zip \_\_\_\_\_

Church Phone Number \_\_\_\_\_

Church Fax Number \_\_\_\_\_

Church Email Address \_\_\_\_\_

Church Tax ID # \_\_\_\_\_

Church Contact Person \_\_\_\_\_

Contact Email Add \_\_\_\_\_

Contact Phone Number \_\_\_\_\_

Church Website \_\_\_\_\_

## I. CHURCH FINANCING NEEDS

Loan Amount Requested \$ \_\_\_\_\_

Church Funds Already Spent on Project \$ \_\_\_\_\_

Funds Used For \_\_\_\_\_

Remaining Church Funds Available for Project \$ \_\_\_\_\_

### A) TYPE OF FINANCING NEEDED

1. \_\_\_\_\_ Interim Financing (One Year or Less – i.e. Construction / Renovation)
2. \_\_\_\_\_ Permanent Financing (More Than One Year)
3. \_\_\_\_\_ Both (Construction / Renovation to Permanent Financing)

### B) PERMANENT FINANCING NOTE TERM OPTIONS

1. \_\_\_\_\_ Fifteen Year (15) Fully Amortizing Note
2. \_\_\_\_\_ Twenty Year (20) Fully Amortizing Note
3. \_\_\_\_\_ Twenty-Five Year (25) Fully Amortizing Note

## II. CHURCH PROJECT

### A) PURPOSE OF LOAN (CHECK ALL THAT APPLY)

1. \_\_\_\_\_ Refinance Existing Church Debt  
Current loan terms: Interest Rate \_\_\_\_\_% Amortization \_\_\_\_\_ Years
2. \_\_\_\_\_ Purchase Raw Land
3. \_\_\_\_\_ Purchase New Church Facility
4. \_\_\_\_\_ New Construction or Renovation at Present Location
5. \_\_\_\_\_ New Construction or Renovation at New Church Location

### B) SPECIFIC USE OF FUNDS STATEMENT

Refinance Existing Church Debt	(+)	\$ _____
PLUS: Purchase Land and/or Existing Improvements	(+)	\$ _____
PLUS: Cost of New Construction and/or Renovations	(+)	\$ _____
PLUS: Other	(+)	\$ _____
LESS: Church Funds Available for Project	(-)	\$ _____
TOTAL LOAN AMOUNT REQUESTED	(=) *	\$ _____

\* (Must equal Amount Requested at top of page.)

### C) FUND RAISING EFFORTS

Is or will the church be involved in a special fund raising campaign for this project? Yes \_\_\_\_\_ No \_\_\_\_\_

What is / was the start date? \_\_\_\_\_

What will be the length of the campaign? \_\_\_\_\_

What are pledge amounts to date? \$ \_\_\_\_\_

Were there any pledges over: \$25,000 \_\_\_\_\_ \$50,000 \_\_\_\_\_ \$100,000 \_\_\_\_\_

Did you use a professional fundraiser? Yes \_\_\_\_\_ No \_\_\_\_\_  
Whom? \_\_\_\_\_

**D) REFINANCE EXISTING CHURCH DEBT**  
(COMPLETE IF YOU CHECKED A.1 ABOVE)

Check All That Apply

- \_\_\_\_\_ Refinance Mortgage Loan(s)
- \_\_\_\_\_ Refinance Bond Issue(s)
- \_\_\_\_\_ Refinance Unsecured Loan(s)
- \_\_\_\_\_ Refinance Personal Note(s)
- \_\_\_\_\_ Other

Please Give Details Below for Any Refinance Boxes Checked Above:

**E) PURCHASE RAW LAND AND/OR NEW CHURCH FACILITY**  
(COMPLETE IF YOU CHECKED A.2 OR A.3 ABOVE)

Please Give a Brief Description Below of the Property to Be Purchased and the Price to Be Paid:

Check All That Apply

- \_\_\_\_\_ Raw Land Only
- \_\_\_\_\_ Purchase Land and Existing Facilities
- \_\_\_\_\_ Other

Have you entered into a purchase contract? Yes \_\_\_\_\_ No \_\_\_\_\_  
(Please include an executed copy.)

Purchase Price	(+)	\$	_____
Down Payment or Escrow Deposit	(-)	\$	_____
Balance Due	(=)	\$	_____
Projected Closing Date			_____

**F) NEW CONSTRUCTION AND/OR RENOVATION**  
(COMPLETE IF YOU CHECKED A.4 OR A.5 ABOVE)

Please Give a Brief Description Below of Your Building / Remodeling Plans Including Amount Already Spent:

New Construction  
Physical Location

Address \_\_\_\_\_

City \_\_\_\_\_ ST \_\_\_\_\_ Zip \_\_\_\_\_

Approximate Distance from Existing Worship Facility: \_\_\_\_\_ Miles.

Yes    No

\_\_\_\_ Has construction / remodeling begun?

\_\_\_\_ Does the church have a fixed price or guaranteed maximum contract?

\_\_\_\_ Is there any affiliation between the church or its members and any building contractor or supplier who has an interest in or may receive any of the loan proceeds?

If "Yes" to Any Question Above, Please Give Details Below:

Are the current church facilities to be sold?                      Yes \_\_\_\_\_                      No \_\_\_\_\_

Sales Price                      \$ \_\_\_\_\_

Is this price a \_\_\_\_\_ Listing Price or a  
\_\_\_\_\_ Contract Sales Price

Projected Closing Date \_\_\_\_\_

If "No", then what is the plan for your present facilities?

### III. CHURCH ORGANIZATION

When was the church organized / founded? \_\_\_\_\_

Is the church incorporated?    Yes \_\_\_\_\_                      No \_\_\_\_\_

What date? \_\_\_\_\_                      What state? \_\_\_\_\_

Is the church affiliated with any local, state, or national denomination?    Yes \_\_\_\_\_                      No \_\_\_\_\_

Please provide the name and address of each below:

Who manages and controls the church, as a corporate entity?

\_\_\_\_\_ Board of Trustees  
 \_\_\_\_\_ Elders  
 \_\_\_\_\_ Other: \_\_\_\_\_

Are major transactions presented to the congregation for approval? Yes \_\_\_\_\_ No \_\_\_\_\_

If "No", how are major transactions approved?

## IV. CHURCH MEMBERSHIP PROFILE

	YEAR	AVERAGE CHURCH ATTENDANCE	AVERAGE SUNDAY SCHOOL ATT	# MEMBERS	# GIVING UNITS/FAMILIES
CURRENT YEAR-TO-DATE					
1ST PREVIOUS YEAR					
2ND PREVIOUS YEAR					
3RD PREVIOUS YEAR					

Please Provide the Percentage (%) of Your Present Congregation in Each of the Following Age Groups:

0 – 18 YEARS	19 – 30 YEARS	31 – 65 YEARS	OVER 65 YEARS	TOTAL
(%)	(%)	(%)	(%)	= 100 (%)

How many scheduled worship services does the church have each week? \_\_\_\_\_

	SCHEDULED SERVICE TIME	TRADITIONAL	CONTEMPORARY
Sunday Morning			
Sunday Evening			
Midweek			
Other			
Other			

## V. SENIOR MINISTER / PASTOR

Name: \_\_\_\_\_ Title / Position: \_\_\_\_\_

Please Check the Appropriate Designation(s):

Reverend,  Doctor,  Pastor,  Minister,  Other \_\_\_\_\_

Home Address \_\_\_\_\_ Home Phone \_\_\_\_\_  
 City \_\_\_\_\_ ST \_\_\_\_\_ Zip \_\_\_\_\_ Cell Phone \_\_\_\_\_  
 Date of Birth \_\_\_\_\_ Birth Place: City \_\_\_\_\_ ST \_\_\_\_\_ Zip \_\_\_\_\_  
 Marital Status \_\_\_\_\_ Number of Children \_\_\_\_\_  
 Years in Current Position \_\_\_\_\_ Years in Ministry \_\_\_\_\_ Are Duties Full Time? Yes \_\_\_\_\_ No \_\_\_\_\_

Please List Previous Churches Served (current to oldest) and Capacity (Pulpit, Education, Youth, etc.):

NAME OF CHURCH	CITY	ST	YEARS			TITLE / CAPACITY
			7/2001	TO	Current	
e.g. ABC Church	AnyCity	ST	7/2001	TO	Current	Sr. Pastor
				TO		
				TO		
				TO		
				TO		

Please List Educational Background, Colleges Attended, and Degrees Obtained:

SCHOOL / COLLEGE / UNIVERSITY	CITY	ST	YEARS			DEGREE OR DESIGNATION
			07/1990	TO	07/1994	
e.g. ABC University	AnyCity	ST	07/1990	TO	07/1994	Assoc. Business
				TO		
				TO		
				TO		
				TO		

OTHER INFO: (include any awards or certifications)

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On a separate sheet, please include a brief, but detailed Biographical History of the Senior Minister / Pastor / Administrator.

## VI. CURRENT CHURCH FACILITIES

### A) FACILITY OWNERSHIP

Do you RENT your current church facilities? Yes \_\_\_\_\_ No \_\_\_\_\_

Please include a copy of your rental or lease agreement.

Name of Lessor \_\_\_\_\_ Monthly Payment \$ \_\_\_\_\_

Lessor Address \_\_\_\_\_ Phone \_\_\_\_\_

City \_\_\_\_\_ ST \_\_\_\_\_ Zip \_\_\_\_\_

Do you OWN your current church facilities? Yes \_\_\_\_\_ No \_\_\_\_\_ Date Acquired \_\_\_\_\_

Do you owe any mortgage(s) against the property? Yes \_\_\_\_\_ No \_\_\_\_\_

Please describe each one below under section VII Credit Information, A. Existing Mortgage Loans.

Date of last church appraisal \_\_\_\_\_

Appraised market value \$ \_\_\_\_\_

If available, please provide a copy of this appraisal with your application.

### B) DESCRIPTION OF CURRENT CHURCH FACILITIES (RENTED OR OWNED)

Property Size (Lot Acreage or Square Feet) \_\_\_\_\_

Total Building(s) Size (Square Feet) \_\_\_\_\_

CURRENT CHURCH FACILITY	YEAR BUILT	SEATING CAPACITY	SQUARE FEET	ORIGINAL COST (ESTIMATE IF UNKNOWN)
AUDITORIUM / SANCTUARY				\$
CHAPEL				\$
FELLOWSHIP HALL				\$
EDUCATION BUILDING				\$
DAY CARE				\$
GYMNASIUM				\$
PARSONAGE		N/A		\$

Number of Paved Parking Spaces \_\_\_\_\_

## VII. CREDIT INFORMATION

### A) EXISTING MORTGAGE LOANS

Name of Lender \_\_\_\_\_ Loan Officer \_\_\_\_\_

Lender Address \_\_\_\_\_

City \_\_\_\_\_ ST \_\_\_\_\_ Zip \_\_\_\_\_ Phone \_\_\_\_\_

Loan # \_\_\_\_\_ Origination Date \_\_\_\_\_ Interest Rate \_\_\_\_\_ %

Original Loan Amount \$ \_\_\_\_\_  
 Current Balance \$ \_\_\_\_\_ Payment \$ \_\_\_\_\_  
 Collateral \_\_\_\_\_

## B) OTHER EXISTING MORTGAGE LOANS

Name of Lender \_\_\_\_\_ Loan \_\_\_\_\_ Officer \_\_\_\_\_  
 Lender \_\_\_\_\_ Address \_\_\_\_\_  
 \_\_\_\_\_ City \_\_\_\_\_  
 \_\_\_\_\_ ST \_\_\_\_\_ Zip \_\_\_\_\_ Phone \_\_\_\_\_  
 Loan # \_\_\_\_\_ Origination Date \_\_\_\_\_ Interest Rate \_\_\_\_\_ %  
 Original Loan Amount \$ \_\_\_\_\_  
 Current Balance \$ \_\_\_\_\_ Payment \$ \_\_\_\_\_  
 Collateral \_\_\_\_\_

## C) OTHER EXISTING CREDIT

Name of Lender \_\_\_\_\_ Loan Officer \_\_\_\_\_  
 Lender \_\_\_\_\_ Address \_\_\_\_\_  
 \_\_\_\_\_ City \_\_\_\_\_  
 \_\_\_\_\_ ST \_\_\_\_\_ Zip \_\_\_\_\_ Phone \_\_\_\_\_  
 Loan # \_\_\_\_\_ Origination Date \_\_\_\_\_ Interest Rate \_\_\_\_\_ %  
 Original Loan Amount \$ \_\_\_\_\_  
 Current Balance \$ \_\_\_\_\_ Payment \$ \_\_\_\_\_  
 Collateral \_\_\_\_\_

If additional space is required for listing Existing Mortgage Loans  
 or Other Existing Credit, copy this page as needed.

## VIII. GENERAL CHURCH INFORMATION

<u>Yes</u>	<u>No</u>	
_____	_____	Has the church employed an architect?
_____	_____	Has the church entered into any contracts or agreements with any investment advisor, consultant, broker, etc.?
_____	_____	Is the church involved in any litigation currently or aware of any potential future litigation?
_____	_____	Has the church been involved in any litigation in the past ten (10) years?
_____	_____	Are there any contracts that, if terminated, would materially affect the income of the church?
_____	_____	Does the minister/pastor or any other person in a leadership position intend to leave the church prior to the anticipated funding of this loan request?
_____	_____	Has any governing member of the church or church leadership ever been convicted of any criminal offense, felony or misdemeanor other than a traffic violation during the past ten (10) years?
_____	_____	Is the church currently in default of any financial liability?
_____	_____	Has the church ever been in default of any financial liability?
_____	_____	Has the church ever filed bankruptcy?



- Has the church ever issued personal notes?
- Is the church delinquent in paying Payroll taxes to the Internal Revenue Service?
- Is the corporate structure of the church anything other than a 501(c) 3?

**If the answer to any of the previous questions is "YES",  
please provide full details below or use a separate sheet if needed:**

## IX. ADDITIONAL REQUIRED INFORMATION

The following information is required and should be returned with the loan application. Please indicate whether each item is "Enclosed", "Not Enclosed" or "Not Applicable". If you are unable to include an applicable item, please provide an explanation for its absence below.

Enclosed	Not Enclosed	Not Applicable	
___	___	___	Church History
___	___	___	Biographical History for Senior Minister / Pastor / Administrator
___	___	___	Balance Sheet and Income Statement for Current Year-to-Date
___	___	___	Balance Sheet and Income Statement for Previous Three (3) Full Years
___	___	___	Copy of Last Appraisal of Church Property(s)
___	___	___	Photographs of Church Property(s)
___	___	___	Copy of Rental or Lease Agreement (If Applicable)
___	___	___	Copy of Payment History for Existing Mortgage Loan(s) (If Applicable)
___	___	___	Copy of Fixed Price Construction Contract (If Applicable, Renovation / Construction)
___	___	___	Copy of Purchase Contract (If Applicable, Raw Land / Existing Improvements)
___	___	___	Copy of Signed Broker Agreement (If Applicable)

**Please comment below on any applicable item marked "Not Enclosed" above  
or use a separate sheet if needed.**

## X. MEMBERSHIP GIVING

**PLEASE LIST THE TOP TEN DONORS BELOW:**

FOR YEAR ENDED \_\_\_\_\_

TOP ANNUAL DONORS

1.	\$		6.	\$	
2.	\$		7.	\$	
3.	\$		8.	\$	
4.	\$		9.	\$	
5.	\$		10.	\$	

## XI. ACKNOWLEDGEMENT

I (We) prepared this application and supplemental information and certify that: (1) all questions have been completed, reviewed and approved; (2) all the statements in this application and supplemental documents are true and correct to the best of my (our) knowledge and belief; (3) and I (we) will promptly notify JEMBIZ and/or its assigns if I (we) become aware of information that would alter the answers provided herein.

Church Name: \_\_\_\_\_

Signed: \_\_\_\_\_

Dated: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Title: \_\_\_\_\_

Signed: \_\_\_\_\_

Dated: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Title: \_\_\_\_\_

### Submittal Instructions

Please submit this application via email to the contact below. Additional information may be attached to the email. If email is unavailable, the application may be sent by the US Post Office or by overnight delivery.

### IMPORTANT

This page (Page 10), the "ACKNOWLEDGEMENT" page, must be printed and signed and then scanned and e-mailed or faxed to us. This application will not be considered until this page is received.

### APPLICATION CHECKLIST:

- *Last Three (3) years financial statements (most recent year in review quality)*
- *Year to date financial statement (to within 2 months of application date)*
- *Exterior pictures of property to be financed (overview, front and side)*
- *Summary of church history (include acquisition dates, key changes, modifications to property or programs)*
- *Attachments to application (if needed or requested)*
- *Contact information for loan request*
- *If request is a refinance, include a copy of the note to be refinanced*
- *If request is construction, include copy of hard/soft budget, name of General contractor and background.*