



# Church Loan Application

California Baptist Foundation  
 Lending Services  
 7120 North Whitney Avenue, Suite 105  
 Fresno, CA 93720-0153  
 Email: [lending@californiabf.org](mailto:lending@californiabf.org)

Phone: 1-888-561-8118  
 Phone: 1-559-322-1001  
 Fax: 1-559-765-3002

## **Church Information**

Exact legal name of Church (If "DBA" used, please list) \_\_\_\_\_

Church street address \_\_\_\_\_ County \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Federal Tax ID # \_\_\_\_\_

Church mailing address (if different from street) \_\_\_\_\_

Phone No \_\_\_\_\_ Fax No \_\_\_\_\_ Convention or Denomination affiliation \_\_\_\_\_

Church Web Site \_\_\_\_\_ Date Church Incorporated \_\_\_\_\_

Pastor's name \_\_\_\_\_ Pastor's phone \_\_\_\_\_ Date Came as Pastor \_\_\_\_\_

If relocating, new Church street address \_\_\_\_\_

City \_\_\_\_\_ County \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Person to contact concerning any further loan information: Name \_\_\_\_\_

Phone \_\_\_\_\_ Work phone \_\_\_\_\_ Fax \_\_\_\_\_ Cell Phone \_\_\_\_\_

Name of President or Chairman, of Board of Trustees \_\_\_\_\_

Please check the applicable auxiliary activities of the Church

Day Care Center  K-12 Christian School  Senior Citizens Center  Other: \_\_\_\_\_

Has the Church been involved in any litigation within the last ten years? \_\_\_\_\_

If yes, please explain \_\_\_\_\_

Has the Church ever defaulted on any previous loans or other obligation? \_\_\_\_\_

If yes, please explain \_\_\_\_\_

If this is a Construction Loan, has the church obtained a construction contract? \_\_\_\_\_

If yes, please provide a photocopy of the contract.

Brief background and experience of Pastor \_\_\_\_\_

\_\_\_\_\_  
 \_\_\_\_\_

Please complete the following schedule for the last 3 years and current year to date

YEAR	Total Receipts	Church Membership	Worship Attendance	Sunday School Attendance
Current YTD 200__ thru _____	\$ _____	_____	_____	_____
200__	\$ _____	_____	_____	_____
200__	\$ _____	_____	_____	_____
200__	\$ _____	_____	_____	_____

Church Seating Capacity: \_\_\_\_\_

## Information About the Loan Request

Amount of loan Church is seeking \$ \_\_\_\_\_

Purpose of loan \_\_\_\_\_  
(describe in detail exactly what the Church is undertaking with the proceeds from the loan - Use Worksheet B)

Amount of Church funds already spent on this project \$ \_\_\_\_\_

Amount of funds on hand (i.e. in a bank account) to apply to this project \$ \_\_\_\_\_

Appraised value of property and buildings \$ \_\_\_\_\_

Any outstanding indebtedness (Please explain on Worksheet C) \$ \_\_\_\_\_ Total Monthly Payment \$ \_\_\_\_\_

Is the church currently collecting pledges from a formal capital gifts program? \_\_\_\_\_

If yes, please provide name of the consulting firm that conducted the program and the total amount of pledged monies:

Name of consulting firm \_\_\_\_\_ Amount pledged: \$ \_\_\_\_\_

Campaign started \_\_\_\_\_ And runs through \_\_\_\_\_ Total dollars collected \$ \_\_\_\_\_

Has the Church ever filled out an online loan application with an Internet loan service or broker? \_\_\_\_\_

If so, please give the name(s) of the company(ies) \_\_\_\_\_

## Properties of the Church

Please list all properties either owned by the Church or to be acquired by the Church as a part of this loan request (attach additional pages if necessary).

**#1**  
Address \_\_\_\_\_ County \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ APN# \_\_\_\_\_

Acres \_\_\_\_\_ Square Feet of Buildings \_\_\_\_\_ Approximate Value \_\_\_\_\_

**#2**  
Address \_\_\_\_\_ County \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ APN# \_\_\_\_\_

Acres \_\_\_\_\_ Square Feet of Buildings \_\_\_\_\_ Approximate Value \_\_\_\_\_

**#3**  
Address \_\_\_\_\_ County \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ APN# \_\_\_\_\_

Acres \_\_\_\_\_ Square Feet of Buildings \_\_\_\_\_ Approximate Value \_\_\_\_\_

**#4**  
Address \_\_\_\_\_ County \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ APN# \_\_\_\_\_

Acres \_\_\_\_\_ Square Feet of Buildings \_\_\_\_\_ Approximate Value \_\_\_\_\_

**#5**  
Address \_\_\_\_\_ County \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ APN# \_\_\_\_\_

Acres \_\_\_\_\_ Square Feet of Buildings \_\_\_\_\_ Approximate Value \_\_\_\_\_

## ***Information Checklist***

The following is a checklist of information California Baptist Foundation will require in order to evaluate your loan request.

- Financial Statements**, which includes the most recent interim statement plus the prior three year end statements (Financial Statements must include a detailed balance sheet and statement of income and expenses).  
**Note: Applications that do not include financial statements will be rejected.**
- A brief history of your Church (use a separate sheet).
- Copies of the Church's Articles of Incorporation.
- A copy of the Constitution and By-Laws of the Church.
- Enclose a construction budget and a complete set of plans and specs of the proposed building (for new construction or major renovations only).
- Copies of all Church bank accounts and statements for previous 3 months.
- A copy of plat map that includes the Church's property and shows if any of the Church's property is located in a flood plain.
- Attach a copy of the legal description of the property being used as collateral on this loan.
- A current appraisal (should be at least a state certified appraisal by lender). Contact CBF before ordering an Appraisal.
- Attach a copy of the Church's present insurance policy showing coverage. Please provide name and phone number of insurance agent if it is not listed on the policy.
- Complete and sign the Environmental Risk Questionnaire on page 7.
- If available, please provide photographs of the subject property to be pledged as security.

**The information contained herein and attached has been obtained from the Church's official records and are true and correct to the best of my knowledge. This loan application and all information contained herein will be used for the purpose of securing a loan and verifications may be obtained from any party named herein and from other sources including credit reports from Dunn & Bradstreet or from any other credit reporting agency. California Baptist Foundation will retain the original application even if the loan is not granted.**

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Position held at Church

# WORKSHEET A CHURCH OFFICERS AND TRUSTEES

Please list both the trustees of the Church, as well as those who are responsible for the overall affairs of the Church. (If additional space is needed, please attach a separate sheet.)

Name: \_\_\_\_\_  
Office Held: \_\_\_\_\_  
Address: \_\_\_\_\_  
City/St/Zip: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Company: \_\_\_\_\_  
Occupation: \_\_\_\_\_

Name: \_\_\_\_\_  
Office Held: \_\_\_\_\_  
Address: \_\_\_\_\_  
City/St/Zip: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Company: \_\_\_\_\_  
Occupation: \_\_\_\_\_

Name: \_\_\_\_\_  
Office Held: \_\_\_\_\_  
Address: \_\_\_\_\_  
City/St/Zip: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Company: \_\_\_\_\_  
Occupation: \_\_\_\_\_

Name: \_\_\_\_\_  
Office Held: \_\_\_\_\_  
Address: \_\_\_\_\_  
City/St/Zip: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Company: \_\_\_\_\_  
Occupation: \_\_\_\_\_

Name: \_\_\_\_\_  
Office Held: \_\_\_\_\_  
Address: \_\_\_\_\_  
City/St/Zip: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Company: \_\_\_\_\_  
Occupation: \_\_\_\_\_

Name: \_\_\_\_\_  
Office Held: \_\_\_\_\_  
Address: \_\_\_\_\_  
City/St/Zip: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Company: \_\_\_\_\_  
Occupation: \_\_\_\_\_

# WORKSHEET B

## USE OF LOAN PROCEEDS

(Please use additional page if necessary)

General Description of Project: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### Loan Proceeds Budget:

Land	\$ _____
Construction	\$ _____
Architect	\$ _____
Attorney's Fees	\$ _____
Engineers	\$ _____
Builders Risk Insurance	\$ _____
Permits/Fees	\$ _____
Consultants	\$ _____
Loan Points	\$ _____
Legal Fees	\$ _____
Title Fees	\$ _____
Recording Fees	\$ _____
Taxes	\$ _____
Other: Please Specify	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
<b>TOTAL</b>	\$ _____

**NOTE:** If this loan is for a construction project, please submit a copy of the contract with the construction firm or general contractor, along with the city/county approved detailed working drawings.

# WORKSHEET C

## DESCRIPTION OF PRESENT INDEBTEDNESS

Note: Please include all Mortgages, Secured and Unsecured Notes, Leases, Etc.

#1

Name of Lender \_\_\_\_\_  
Contact Name \_\_\_\_\_ Phone Number \_\_\_\_\_  
Address \_\_\_\_\_ City \_\_\_\_\_ ST \_\_\_\_\_ Zip \_\_\_\_\_  
Original Amount Of Debt \$ \_\_\_\_\_ Date of Note \_\_\_\_\_  
Interest Rate % \_\_\_\_\_ Current Balance \_\_\_\_\_ As of \_\_\_\_\_  
Monthly Payment \_\_\_\_\_ To be Refinanced with this Loan Request? (y/n) \_\_\_\_\_  
Collateral \_\_\_\_\_ Maturity Date \_\_\_\_\_

#2

Name of Lender \_\_\_\_\_  
Contact Name \_\_\_\_\_ Phone Number \_\_\_\_\_  
Address \_\_\_\_\_ City \_\_\_\_\_ ST \_\_\_\_\_ Zip \_\_\_\_\_  
Original Amount Of Debt \$ \_\_\_\_\_ Date of Note \_\_\_\_\_  
Interest Rate % \_\_\_\_\_ Current Balance \_\_\_\_\_ As of \_\_\_\_\_  
Monthly Payment \_\_\_\_\_ To be Refinanced with this Loan Request? (y/n) \_\_\_\_\_  
Collateral \_\_\_\_\_ Maturity Date \_\_\_\_\_

#3

Name of Lender \_\_\_\_\_  
Contact Name \_\_\_\_\_ Phone Number \_\_\_\_\_  
Address \_\_\_\_\_ City \_\_\_\_\_ ST \_\_\_\_\_ Zip \_\_\_\_\_  
Original Amount Of Debt \$ \_\_\_\_\_ Date of Note \_\_\_\_\_  
Interest Rate % \_\_\_\_\_ Current Balance \_\_\_\_\_ As of \_\_\_\_\_  
Monthly Payment \_\_\_\_\_ To be Refinanced with this Loan Request? (y/n) \_\_\_\_\_  
Collateral \_\_\_\_\_ Maturity Date \_\_\_\_\_

#4

Name of Lender \_\_\_\_\_  
Contact Name \_\_\_\_\_ Phone Number \_\_\_\_\_  
Address \_\_\_\_\_ City \_\_\_\_\_ ST \_\_\_\_\_ Zip \_\_\_\_\_  
Original Amount Of Debt \$ \_\_\_\_\_ Date of Note \_\_\_\_\_  
Interest Rate % \_\_\_\_\_ Current Balance \_\_\_\_\_ As of \_\_\_\_\_  
Monthly Payment \_\_\_\_\_ To be Refinanced with this Loan Request? (y/n) \_\_\_\_\_  
Collateral \_\_\_\_\_ Maturity Date \_\_\_\_\_

# ENVIRONMENTAL RISK QUESTIONNAIRE

1. Is the existing or to be acquired property presently used for the manufacturing, packaging, processing, storage or repair/rehabilitation of any of the following?

<input type="checkbox"/> Yes	<input type="checkbox"/> No	<b>(If Yes, place an "X" next to all that apply)</b>	
<input type="checkbox"/> Paint	<input type="checkbox"/> Rubber Products	<input type="checkbox"/> Plastics	<input type="checkbox"/> Glass Products
<input type="checkbox"/> Pulp/Paper Products	<input type="checkbox"/> Pesticides	<input type="checkbox"/> Petroleum Products	<input type="checkbox"/> Metal Products/Platen
<input type="checkbox"/> Chemicals	<input type="checkbox"/> Fertilizers	<input type="checkbox"/> Explosives	<input type="checkbox"/> Wood Preservation
<input type="checkbox"/> Furniture	<input type="checkbox"/> Jewelry	<input type="checkbox"/> Textiles	<input type="checkbox"/> Motor Vehicles/Parts

2. Does the property to be acquired contain or is the property presently used for any of the following services?

<input type="checkbox"/> Yes	<input type="checkbox"/> No	<b>(If Yes, place an "X" next to all that apply)</b>	
<input type="checkbox"/> Gas Station	<input type="checkbox"/> Dry Cleaning	<input type="checkbox"/> Fuel Storage Tanks (buried)	
<input type="checkbox"/> Plant Nursery	<input type="checkbox"/> Others Using Chemicals	<input type="checkbox"/> Fuel Storage Tanks (above ground)	
<input type="checkbox"/> Gas Pumps	<input type="checkbox"/> Auto/Bus Repair/Painting		

3. Are hazardous or toxic wastes generated or stored on the property?

Yes       No

4. Does any structure on the property contain asbestos material?

Yes       No

5. Is radon gas known to emanate from the soil located on this property?

Yes       No

6. In previous years was the property subject to any of the above environmental hazards or toxic wastes named in question 1-5?

Yes       No

7. Do you have knowledge of any hazardous or toxic wastes on any of the properties adjacent to or surrounding the property?

Yes       No

8. Do you have knowledge of any chemical accidents or spills involving the properties adjacent to or surrounding the property?

Yes       No

9. Do any environmental concerns exist pertaining to surface water runoff, water supply, well or ground water contamination, air pollution, waste disposal or other factors related to this property that might be considered hazardous?

Yes       No

10. Do you know of any reason why environmental conditions might influence the insurability of the property?

Yes       No

11. Are you aware of any hazardous conditions now or previously existing on the property that represent violations of Local, State, or Federal environmental or public health statutes and laws?

Yes       No

12. Is the property currently the subject of environmental or public health litigations or administrative action from private parties or public officials?

Yes       No

If you've answered "Yes" to any of the questions above, please provide details (use a separate piece of paper if necessary): \_\_\_\_\_

**I acknowledge that I have read and answered the above questions and affirm that the information provided herein is true and correct to the best of my ability, and I will promptly notify California Baptist Foundation if I, or our Church becomes aware of information altering these answers.**

By: \_\_\_\_\_  
 Print Name: \_\_\_\_\_  
 Title: \_\_\_\_\_  
 Date: \_\_\_\_\_