



## CHURCH EXTENSION FUND, INC.

Central Illinois District – LCMS  
1850 N Grand Avenue West, Springfield, IL 62702  
E-mail: [cef@cidlcms.org](mailto:cef@cidlcms.org) Website: [www.cid-lcms.org](http://www.cid-lcms.org)



## MORTGAGE LOAN APPLICATION

Greetings in the Name of our Lord and Savior, Jesus Christ!

Attached is The Church Extension Fund (CEF) Loan Application which should be completed and returned to CEF for submittal to the Board of Trustees for their approval. PLEASE NOTE: When the aggregate of loans for any congregation will exceed \$1,500,000.00, approval must be obtained from the Special Loan Committee or District Convention. This may affect the timing of your application.

Mortgage loans may be made for a maximum of 25 years. At the present time the established rate of interest is 4.45%. Congregations requesting loans from the Fund are currently requested to raise supporting investments amounting to 25% of the loan.

The Church Extension Fund reserves the right to revise the interest rate at the end of each two-year term of the loan. This is particularly important if we are to continue to offer the most favorable rates to our investors. Prepayments are encouraged and may be made without penalty. It is the borrower's responsibility to pay filing fees and the cost of title insurance only. These costs may be included as part of the loan or paid as incurred.

The needs of mission stations and subsidized congregations will receive priority consideration, but, to the extent that money is available; the needs of self-supporting congregations will be met. All congregations are encouraged, on the basis of good stewardship, to take advantage of the comparatively low cost of financing through The Church Extension Fund.

As always, please do not hesitate to contact our office if you have any questions relating to this loan process.



**CHURCH EXTENSION FUND, INC.**  
 CENTRAL ILLINOIS DISTRICT-LCMS  
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**MORTGAGE LOAN APPLICATION**  
 (OTHER THAN PARSONAGE LOANS)

AMOUNT OF LOAN REQUEST: \$ \_\_\_\_\_ DATE: \_\_\_\_\_

TERM REQUESTED: 25 YEARS TYPE: 2 YEAR ADJUSTABLE RATE MORTGAGE

PURPOSE (check one): Construction \_\_\_\_\_ Purchase \_\_\_\_\_ Remodeling \_\_\_\_\_ Other \_\_\_\_\_

Briefly describe purpose of loan: \_\_\_\_\_

**GENERAL INFORMATION:**

Type of Corporation: \_\_\_\_\_ Not-for-Profit \_\_\_\_\_ Religious \_\_\_\_\_

CONGREGATION: \_\_\_\_\_

STREET ADDRESS: \_\_\_\_\_

MAILING ADDRESS: \_\_\_\_\_

CITY: \_\_\_\_\_ COUNTY: \_\_\_\_\_ ZIP: \_\_\_\_\_

FEDERAL EMPLOYER IDENTIFICATION NUMBER (FEIN) \_\_\_\_\_ - \_\_\_\_\_

CHURCH TELEPHONE #: \_\_\_\_\_ FAX#: \_\_\_\_\_

NAME OF PASTOR: \_\_\_\_\_

NAME OF CONTACT FOR THIS APPLICATION: \_\_\_\_\_

HOME TELEPHONE #: \_\_\_\_\_ OFFICE TELEPHONE #: \_\_\_\_\_

WHERE ARE SERVICES CURRENTLY BEING HELD? \_\_\_\_\_

TOTAL NUMBER OF VOTING MEMBERS: \_\_\_\_\_

NUMBER PRESENT AT MEETING WHEN PROJECT WAS APPROVED: \_\_\_\_\_

NUMBER FOR PROJECT: \_\_\_\_\_ AGAINST PROJECT: \_\_\_\_\_

**PLEASE ANSWER THE FOLLOWING FOR CONSTRUCTION/PURCHASE OF NEW FACILITIES:**

PROPERTY ADDRESS: \_\_\_\_\_

LOT SIZE: \_\_\_\_\_ LOCATION: \_\_\_\_\_ Urban \_\_\_\_\_ Suburban \_\_\_\_\_ Rural \_\_\_\_\_

LAND USE AND ZONING OF SURROUNDING AREA:

\_\_\_\_\_ Residential \_\_\_\_\_ Commercial \_\_\_\_\_ Industrial \_\_\_\_\_ Agricultural \_\_\_\_\_ Other \_\_\_\_\_

ZONING OF CHURCH PROPERTY:

\_\_\_\_\_ Residential \_\_\_\_\_ Commercial \_\_\_\_\_ Industrial \_\_\_\_\_ Agricultural \_\_\_\_\_ Other \_\_\_\_\_

**EMPLOYMENT STABILITY OF COMMUNITY IN WHICH PARISH IS LOCATED:**

\_\_\_\_\_ Good \_\_\_\_\_ Average \_\_\_\_\_ Fair \_\_\_\_\_ Poor  
 AVAILABILITY OF UTILITIES: \_\_\_\_\_ Electricity \_\_\_\_\_ Gas \_\_\_\_\_ Water \_\_\_\_\_ Sewer  
 WAS AN APPRAISAL MADE OF THE PROPERTY? YES-AMOUNT\$ \_\_\_\_\_ NO \_\_\_\_\_  
 POPULATION: COMMUNITY \_\_\_\_\_ COUNTY \_\_\_\_\_  
 POPULATION GROWTH: \_\_\_\_\_ % LAST DECADE \_\_\_\_\_ % ANTICIPATED IN NEXT DECADE  
 NUMBER OF LUTHERAN CHURCHES IN AREA: \_\_\_\_\_  
 DISTANCE TO CLOSEST LCMS CHURCH: \_\_\_\_\_  
 HAS THIS PROJECT BEEN DISCUSSED WITH AREA LCMS CHURCHES: \_\_\_\_ YES OR \_\_\_\_ NO

<b>MEMBERSHIP</b>	<b>CURRENT</b>	<b>LAST YR</b>	<b>2 YRS AGO</b>
BAPTIZED:	_____	_____	_____
COMMUNICANTS:	_____	_____	_____
MEMBERSHIP CHANGES:			
GAINS: YOUTH CONFIRMED	_____	_____	_____
ADULTS CONFIRMED	_____	_____	_____
TRANSFERS IN	_____	_____	_____
TOTAL GAINS	_____	_____	_____
LOSSES: DEATHS	_____	_____	_____
TRANSFERS OUT	_____	_____	_____
REMOVALS, RELEASES, OTHER	_____	_____	_____
TOTAL LOSSES	_____	_____	_____
AVERAGE ATTENDANCE:			
SUNDAY SERVICES	_____	_____	_____
BIBLE CLASS-ADULT	_____	_____	_____
BIBLE CLASS-YOUTH	_____	_____	_____
SUNDAY SCHOOL	_____	_____	_____

<b>DAY SCHOOL INFORMATION</b>	<b>CURRENT</b>	<b>LAST YR</b>	<b>2 YRS AGO</b>
ENROLLMENT	_____	_____	_____
CURRENT INFORMATION:			
# OF GRADES (e.g. P THRU 4 OR K-8, ETC)	_____	_____	_____
# OF FULL-TIME EQUIVALENT	_____	_____	_____
PROFESSIONAL WORKERS:	_____	_____	_____
% STUDENTS THAT ARE MEMBERS	_____	_____	_____
OF THIS CONGREGATION:	_____	_____	_____

**DAY SCHOOL INFORMATION** (continued)**CURRENT****LAST YR****2 YRS AGO**

% OF ELIGIBLE CONGREGATIONAL

ENROLLED DAY SCHOOL: \_\_\_\_\_

PROJECTED FUTURE GROWTH-

ADDITIONAL STUDENTS NEXT YR: \_\_\_\_\_

ADDITIONAL STUDENTS IN 2 YRS: \_\_\_\_\_

PROFILE OF MEMBERSHIP IN AGE RANGES:

# OF MEMBERS NOW

AGES 0 - 4 YEARS \_\_\_\_\_

AGES 5 - 9 YEARS \_\_\_\_\_

AGES 10-14 YEARS \_\_\_\_\_

AGES 15-19 YEARS \_\_\_\_\_

AGES 20-29 YEARS \_\_\_\_\_

AGES 30-39 YEARS \_\_\_\_\_

AGES 40-59 YEARS \_\_\_\_\_

AGES 60-69 YEARS \_\_\_\_\_

AGES 70-79 YEARS \_\_\_\_\_

AGES 80 AND OVER \_\_\_\_\_

TOTAL MEMBERS NOW \_\_\_\_\_

**FINANCIAL HISTORY****INCOME****CURRENT****LAST YR****2 YRS AGO**

CONTRIBUTIONS \_\_\_\_\_

SUBSIDY \_\_\_\_\_

GIFTS, BEQUESTS \_\_\_\_\_

SALE OF ASSETS \_\_\_\_\_

DAY SCHOOL TUITION \_\_\_\_\_

OTHER \_\_\_\_\_

TOTAL INCOME \_\_\_\_\_

**EXPENSES****CURRENT****LAST YR****2 YRS AGO**

OPERATING EXPENSES \_\_\_\_\_

DEBT SERVICE \_\_\_\_\_

DAY SCHOOL EXPENSES \_\_\_\_\_

DISTRICT/SYNOD SUPPORT \_\_\_\_\_

OTHER \_\_\_\_\_

TOTAL EXPENSES \_\_\_\_\_

NET OPERATING BALANCE GAIN (LOSS) \_\_\_\_\_

OPERATING ACCOUNT BALANCE \_\_\_\_\_

Building Fund Balance \_\_\_\_\_

**FAMILY CONTRIBUTIONS PROFILE**

**PLEDGE PROFILE**

Level of Contribution:	# of FAMILIES	Level of Contribution: # OF FAMILIES
\$ 0 to \$ 500	_____	_____
\$ 501 to \$ 1,000	_____	_____
\$ 1,001 to \$ 2,000	_____	_____
\$ 2,001 to \$ 3,000	_____	_____
\$ 3,001 to \$ 4,000	_____	_____
\$ 4,001 to \$ 5,000	_____	_____
\$ 5,001 to \$ 10,000	_____	_____
\$ 10,001 AND OVER	_____	_____

**PROJECTED FINANCIAL GROWTH**

<b>INCOME</b>	1 YEAR FROM NOW	2 YEARS FROM NOW
CONTRIBUTIONS	_____	_____
SUBSIDY	_____	_____
GIFTS, BEQUESTS	_____	_____
SALE OF ASSETS	_____	_____
DAY SCHOOL TUITION	_____	_____
OTHER _____	_____	_____
TOTAL INCOME	_____	_____
<b>EXPENSES</b>		
OPERATING EXPENSES	_____	_____
DEBT SERVICE	_____	_____
DAY SCHOOL EXPENSES	_____	_____
DISTRICT/SYNOD SUPPORT	_____	_____
OTHER _____	_____	_____
TOTAL EXPENSES	_____	_____
NET OPERATING BALANCE GAIN (LOSS)	_____	_____

**BUILDING FUND PLEDGE PROGRAM**

**BUILDING FUND**

TOTAL AMOUNT OF PLEDGED (# of pledging units _____)	\$ _____
LESS TOTAL FUNDS CONTRIBUTED TO DATE	\$ _____
LESS TOTAL PLEDGES ANTICIPATED PRIOR TO PROJECT COMPLETION	\$ _____
BALANCE TO BE RECEIVED FOLLOWING COMPLETION—TOTAL	\$ _____
BALANCE OF PROJECTED PLEDGES BY YEAR:	
YEAR 1 FOLLOWING PROJECT	\$ _____
YEAR 2 FOLLOWING PROJECT	\$ _____
YEAR 3 FOLLOWING PROJECT	\$ _____
BEGINNING DATE OF PLEDGE PROGRAM: _____	COMPLETION DATE: _____

**FAMILY PLEDGE PROFILE**

**PLEDGE PROFILE**

	Level of Contribution	Level of Contribution
	# of FAMILIES	# OF FAMILIES
Level of Contribution:		
\$ 0 to \$ 500	_____	_____
\$ 501 to \$ 1,000	_____	_____
\$ 1,001 to \$ 2,000	_____	_____
\$ 2,001 to \$ 3,000	_____	_____
\$ 3,001 to \$ 4,000	_____	_____
\$ 4,001 to \$ 5,000	_____	_____
\$ 5,001 to \$ 10,000	_____	_____
\$ 10,001 AND OVER	_____	_____

**BUILDING PROJECT**

**BUILDING INFORMATION**

COST OF BUILDING: _____ Estimate _____ Bid	\$ _____
COST OF FURNISHINGS: (Pews, Organ, Etc.)	\$ _____
COST OF LAND/SITE: _____ District _____ Other	\$ _____
SITE IMPROVEMENTS: (Landscaping, Parking, etc.)	\$ _____
ARCHITECT FEES	\$ _____
TITLE INSURANCE, LEGAL SURVEY, ETC.	\$ _____
CONSTRUCTION LOAN INTEREST	\$ _____
PERFORMANCE/PAYMENT BOND	\$ _____
TOTAL OF ABOVE	\$ _____ (A)
CURRENT DEBT TO BE REFINANCED	\$ _____ (B)
(SOURCE : ___ District ___ Commercial ___ Other)	
TOTAL BUILDING FUND NEED (A) + (B)	\$ _____ (C)
LESS:	
CURRENT BUILDING FUND RECEIPTS TO BE USED	\$ _____
PROJECTED PLEDGE CONTRIBUTIONS BY COMPLETION	\$ _____
OTHER ANTICIPATED RECEIPTS-SOURCE _____	\$ _____
TOTAL RECEIPTS TO BE APPLIED TO PROJECT	\$ _____ (D)
NEW LOAN REQUIREMENTS (C) - (D)	\$ _____

ESTIMATED CONSTRUCTION START DATE: \_\_\_\_\_

ESTIMATED COMPLETION DATE: \_\_\_\_\_

**FINANCIAL POSITION**

**EXISTING PHYSICAL FACILITIES OWNED**

	YEAR PURCHASED	ORIGINAL COST	PRESENT VALUE	LOAN BALANCE
LAND	_____	_____	_____	_____
CHURCH	_____	_____	_____	_____
PARSONAGE	_____	_____	_____	_____
EDUCATIONAL UNIT	_____	_____	_____	_____
OTHER	_____	_____	_____	_____

**INDEBTEDNESS OWNED TO WHOM**

LAND: \_\_\_\_\_

CHURCH: \_\_\_\_\_

PARSONAGE: \_\_\_\_\_

EDUCATIONAL UNIT: \_\_\_\_\_

OTHER: \_\_\_\_\_

OTHER ASSETS:

INVESTMENTS-DESCRIBE \_\_\_\_\_ VALUE \$ \_\_\_\_\_

OTHER-DESCRIBE \_\_\_\_\_ VALUE \$ \_\_\_\_\_

OTHER DEBT:

OPERATING LOANS WITH \_\_\_\_\_ BALANCE \$ \_\_\_\_\_

OTHER-DESCRIBE \_\_\_\_\_ BALANCE \$ \_\_\_\_\_

CONGREGATION SUPPORTING INVESTMENTS WITH CEF \$ \_\_\_\_\_

(25% of loan amount requested)

**VERIFICATION**

I/We hereby verify that I/We have reviewed this application and that to the best of my/our knowledge and belief that the information contained herein is true and correct.

**AUTHORIZED SIGNATURES**

\_\_\_\_\_  
Name Office

\_\_\_\_\_  
Name Office

\_\_\_\_\_  
Name Office

**CERTIFICATE OF CORPORATION SECRETARY**

I hereby certify that I am the duly qualified and acting Secretary of the above referenced congregation, a corporation duly organized under the laws of the State of Illinois, and as such have custody of the books of said corporation, and that the attached instruments entitled Constitution and Bylaws of said corporation, are as of this date, true, correct and complete copies of said instruments, including all amendments which are now in full force and effect.

I hereby also certify that at a lawful meeting of the voters of said congregation held on the \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_, at which a quorum was present, the following resolution was adopted:

BE IT HEREBY RESOLVED, that the congregation apply for a loan with the Central Illinois District Church Extension Fund, Inc. in the amount of \$\_\_\_\_\_ for the purpose of

\_\_\_\_\_

Secretary \_\_\_\_\_

Date: \_\_\_\_\_