

# Loan Application

If you have any questions while filling out your form, please call our loan team at **904-574-9853** or email [loans@cogbf.org](mailto:loans@cogbf.org)

## 1 . APPLICATION INFORMATION

Church Name \_\_\_\_\_ Pastor's Name \_\_\_\_\_ City \_\_\_\_\_

## 2 . DOCUMENTS TO BE ATTACHED

- Copy of Purchase Agreement** *(if purchasing property, a letter of intent)*
- Property Evaluation**  
Provide written evidence of the property value that the church will be using as security for this loan.
  - **Loans less than \$250,000:** documentation of the property's insured value.
- Flood Zone Information**
- Articles of Incorporation and Certificate of Good Standing**  
A Certificate of Good Standing (also known as a Certificate of Existence or a Certificate of Authorization) is a document issued by a state official as conclusive evidence that a corporation is in existence and/or authorized to transact business in the state and that the corporation is in compliance with all state-required formalities. The Certificate of Good Standing generally sets forth the corporation's name, that it is duly incorporated or organized and authorized to transact business in the state, and that the corporation in compliance with all state-required formalities.
- Constitution and Bylaws** *(if you're an affiliate or other denomination )*
- Evidence of Fire Insurance and Building Risk Insurance** *(If applicable)*
- Other** \_\_\_\_\_

### Title Company Information *(to be completed by COGBFFS)*

Title Company \_\_\_\_\_ Agent's Name \_\_\_\_\_

Title Company Phone \_\_\_\_\_ Title Company Email \_\_\_\_\_

COGBFFS will request a Preliminary Title Insurance Report (PTR, Prelim, or Title Commitment) from the title company. The PTR is prepared by a title company or a lawyer to issue the title insurance policy at the completion of the loan. The PTR will identify the following: legal description of the property to be held as security, owner of the property or who has an interest in the property, and any recorded liens (mortgages, deeds, taxes, etc.) that affect the property.

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### 3 . ADDITIONAL DOCUMENTS TO BE ATTACHED

- Verification of Zoning Approval and Conditional Use Permit
- Copy of Building Permits
- Signed copy of Contract between Church and Contractor

### 4 . CONTRACTOR INFORMATION *(To be completed by contractor—or, if the church is the contractor, by the project supervisor)*

Contractor Full Name		Company	
Contractor Mailing Address		City	State ZIP
Contractor's Tax ID Number	Contractor's License Number	State Licensed In	
Contractor's Bonding Agency		Policy Number	
Contractor's Workman's Comp. Insurance Provider		Policy Number	
Contractor's Liability Insurance Provider		Policy Number	

### 5 . DOCUMENTATION FOR CHURCH ACTING AS GENERAL CONTRACTOR

Project Supervisor Full Name			
Project Supervisor's Mailing Address		City	State ZIP
Phone	Cell	Email	

- Attach proof of church liability insurance
- Invoices will be required

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## 6 . CONSTRUCTION TIME ESTIMATES

Average Permit Approval Time \_\_\_\_\_ Estimated Project Start Date \_\_\_\_\_ Estimated Project End Date \_\_\_\_\_

## 7 . CHURCH BUILDING /CONSTRUCTION COORDINATOR

Contact Name \_\_\_\_\_

Contact Phone Number \_\_\_\_\_ Email \_\_\_\_\_ Cell Phone \_\_\_\_\_

Letter from church detailing construction /renovation scope of involvement.

## 8 . COST ESTIMATES

**Cost of Project:** Total cost of each line item, including money to be borrowed, donated materials + labor, and cash on hand.

**Cash and Donated Items:** Cash, donated materials, and labor that will be applied to the line item.

**Amount to be Funded:** The amount to be withdrawn through the loan.

The final total must not exceed total loan amount.

	Cost of Project	Cash and Donated Items	Amount to be Funded
1. Architecture/Engineering/Surveying	\$ _____	\$ _____	\$ _____
2. Permits	\$ _____	\$ _____	\$ _____
3. Contractor Fees and Expenses	\$ _____	\$ _____	\$ _____
4. Land	\$ _____	\$ _____	\$ _____
5. Demolition	\$ _____	\$ _____	\$ _____
6. Site Prep/Excavation	\$ _____	\$ _____	\$ _____
7. Foundation			
A. Footing	\$ _____	\$ _____	\$ _____
B. Stem Walls	\$ _____	\$ _____	\$ _____
C. Flatwork	\$ _____	\$ _____	\$ _____
D. _____	\$ _____	\$ _____	\$ _____
E. _____	\$ _____	\$ _____	\$ _____
F. _____	\$ _____	\$ _____	\$ _____
8. Framing (Wood/Masonry/Steel)	\$ _____	\$ _____	\$ _____
9. Steel Building Package	\$ _____	\$ _____	\$ _____
10. Roofing (Including all flashing/gutters)	\$ _____	\$ _____	\$ _____
<b>Page 3 Subtotals</b>	\$ _____	\$ _____	\$ _____

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## 8. COST ESTIMATES (Continued)

	Cost of Project	Cash and Donated Items	Amount to be Funded
<b>Page 3 Subtotals</b>	\$ _____	\$ _____	\$ _____
<b>11. Siding</b>			
A. Wood	\$ _____	\$ _____	\$ _____
B. Stucco	\$ _____	\$ _____	\$ _____
C. Masonry	\$ _____	\$ _____	\$ _____
<b>12. Exterior Doors/Windows</b>	\$ _____	\$ _____	\$ _____
<b>13. Electrical and Wiring</b>			
A. Rough In	\$ _____	\$ _____	\$ _____
B. Finish	\$ _____	\$ _____	\$ _____
C. Phone	\$ _____	\$ _____	\$ _____
D. Security	\$ _____	\$ _____	\$ _____
E. Low Voltage	\$ _____	\$ _____	\$ _____
F. _____	\$ _____	\$ _____	\$ _____
G. _____	\$ _____	\$ _____	\$ _____
H. _____	\$ _____	\$ _____	\$ _____
<b>14. Plumbing</b>			
A. Rough In	\$ _____	\$ _____	\$ _____
B. Finish	\$ _____	\$ _____	\$ _____
C. Septic System	\$ _____	\$ _____	\$ _____
D. Gas	\$ _____	\$ _____	\$ _____
E. Water Runoff/Drainage	\$ _____	\$ _____	\$ _____
F. Well and Pressure System	\$ _____	\$ _____	\$ _____
G. Fire Sprinkler	\$ _____	\$ _____	\$ _____
H. Baptistry	\$ _____	\$ _____	\$ _____
I. _____	\$ _____	\$ _____	\$ _____
J. _____	\$ _____	\$ _____	\$ _____
K. _____	\$ _____	\$ _____	\$ _____
<b>15. Heating/Ventilation/HVAC</b>	\$ _____	\$ _____	\$ _____
<b>Page 4 Subtotals</b>	\$ _____	\$ _____	\$ _____

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## 8. COST ESTIMATES *(Continued)*

	Cost of Project	Cash and Donated Items	Amount to be Funded
<b>Page 4 Subtotals</b>	\$ _____	\$ _____	\$ _____
<b>16. Mechanical Elevators, Etc.</b>	\$ _____	\$ _____	\$ _____
<b>17. Insulation and Acoustic Panels</b>	\$ _____	\$ _____	\$ _____
<b>18. Drywall and Finish</b>	\$ _____	\$ _____	\$ _____
<b>19. Painting</b>			
A. Exterior	\$ _____	\$ _____	\$ _____
B. Interior	\$ _____	\$ _____	\$ _____
<b>20. Finish</b>			
A. Cabinets	\$ _____	\$ _____	\$ _____
B. Trim	\$ _____	\$ _____	\$ _____
C. Interior Doors	\$ _____	\$ _____	\$ _____
D. Tile	\$ _____	\$ _____	\$ _____
E. Wall Coverings	\$ _____	\$ _____	\$ _____
F. _____	\$ _____	\$ _____	\$ _____
G. _____	\$ _____	\$ _____	\$ _____
H. _____	\$ _____	\$ _____	\$ _____
<b>21. Flooring</b>	\$ _____	\$ _____	\$ _____
<b>22. Permanent Equipment</b>			
A. Lights	\$ _____	\$ _____	\$ _____
B. Sound	\$ _____	\$ _____	\$ _____
C. Chairs	\$ _____	\$ _____	\$ _____
D. Kitchen	\$ _____	\$ _____	\$ _____
E. _____	\$ _____	\$ _____	\$ _____
F. _____	\$ _____	\$ _____	\$ _____
G. _____	\$ _____	\$ _____	\$ _____
<b>23. Parking/Sidewalks/Paths/Curbs/Etc.</b>	\$ _____	\$ _____	\$ _____
<b>24. Landscaping <i>(Plants, soil, irrigation, fences, etc.)</i></b>	\$ _____	\$ _____	\$ _____
<b>Page 5 Subtotals</b>	\$ _____	\$ _____	\$ _____

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## 8. COST ESTIMATES (Continued)

	Cost of Project	Cash and Donated Items	Amount to be Funded
<b>Page 5 Subtotals</b>	\$ _____	\$ _____	\$ _____
<b>25. Signage</b>	\$ _____	\$ _____	\$ _____
<b>26. 10% Contingency</b>	\$ _____	\$ _____	\$ _____
<b>27. Coffee Shop/Café</b>	\$ _____	\$ _____	\$ _____
<b>28. Athletic Field and Equipment</b>	\$ _____	\$ _____	\$ _____
<b>29. Miscellaneous/Other</b>			
A. _____	\$ _____	\$ _____	\$ _____
B. _____	\$ _____	\$ _____	\$ _____
C. _____	\$ _____	\$ _____	\$ _____
D. _____	\$ _____	\$ _____	\$ _____
E. _____	\$ _____	\$ _____	\$ _____
F. _____	\$ _____	\$ _____	\$ _____
G. _____	\$ _____	\$ _____	\$ _____
H. _____	\$ _____	\$ _____	\$ _____
<b>Totals</b>	<b>Total Cost of Project</b>	<b>Total Cash and Donated Items</b>	<b>Total Amount to be Funded</b>
	\$ _____	\$ _____	\$ _____

## 9 . SUBMITTING YOUR FORM

Send your completed application, with all required attachments in one of the following ways:

**Mail To:**

Church of God by faith Financial Solutions  
 Attn: Loans  
 2409 Old Middleburg Road, N.  
 Jacksonville, Florida 32210

**Fax:**

904-574-9871

**Email:**

Send a scanned PDF (or similar format) to:

loans@cogbf.org  
 fs@cogbf.org