



**H**ello my name is Robert Goodykoontz and I am the Operations Manager for Alliance Business Capital and our Church Finance Division.

I wanted to take this opportunity to Welcome you to Alliance and to assure you that you are in good hands with Alliance. We are pleased that you have selected us to assist you with your current Church Loan needs.



Alliance, through our Lending Partner Network, is able to offer a wide variety of different Financing Options for our Church Clients as well as Great Rates on all of our Loan Products.

At Alliance we believe in keeping the process as simple as possible. With the assistance of our Lending Partners we have created what we believe to be a streamlined process.

Included on the following page is a list of all items that will be needed to receive a preliminary approval. Please do your best to put together all items that are asked for and that are pertinent to your loan request.

Once you have gathered all of the items and completed our Loan Application please **mail** the entire package to Alliance Business Capital 150 Mandalay Road, Ft Myers Beach, FL 33931

I personally assure you that your Application will receive immediate attention. In most cases we are able to get back to you within two Business Days.

If at anytime during the loan process you have any questions please feel free to contact me directly via of email at [allianceloans@msn.com](mailto:allianceloans@msn.com) or via of phone at 239.233.8138.

Your Business is very important us.

Sincerely;

*Robert Goodykoontz*

Robert Goodykoontz  
Operations Manager  
Alliance Church Finance  
[allianceloans@msn.com](mailto:allianceloans@msn.com)



## **Loan Package Instructions**

Our Loan Package contains several forms each has its own importance to the overall package. We urge you to please take your time and fill out each form in as much detail as possible.

Some forms will be just a single page while others like the Loan Application and the Personal Financial Statement contain 2 or more pages.

You can save the Loan Package to your desktop if you desire and work on it as time allows.

Each form will allow for typing in directly on the form itself, please note you should have the latest version of [adobe reader](#) installed on your computer for our forms to work properly.

Most forms will contain a SUBMIT button on the bottom of the form's last page. After filling out the form please hit the submit button which will open up your email account and attach the form. You then simply send the email like you would any other email.

Additionally some forms will require signature(s), after sending the forms electronically please print out the forms that require signature(s) and fax back to us at 813.675.4230. Also we ask that you please mail the originals to:

Alliance Business Capital  
150 Mandalay Road  
Ft Myers Beach, FL 33931

**IMPORTANT:** Please print out one Credit Authorization form to be signed by each owner AND spouse (please use individual forms for each owner and spouse).

Also enclosed in this loan package is an Application Checklist which will contain a list of all supporting documents that we will need in order to review a loan request. When possible please email all documents to us at:

[allianceloans@msn.com](mailto:allianceloans@msn.com)

If you use a CPA to prepare your Tax Returns and Financial Statements they should have the ability to email those items directly to us using the above email address.

We will need the Financials on all owners of 20% or more of the Borrowing Entity.

Should you have any questions or need assistance with the loan package please give us at call at 239.233.8138.

Thank you for allowing Alliance Business Capital the opportunity to assist you with your Commercial Loan Request.



### CHURCH LOAN APPLICATION CHECKLIST

PLEASE SEND ALL INFORMATION THAT IS PERTINENT TO YOUR LOAN REQUEST.

PURCHASE	REFINANCE
<ul style="list-style-type: none"> <li>➤ Last 3 Years Profit and Loss Statements</li> <li>➤ Current Year to Date Profit and Loss Statement</li> <li>➤ Completed Loan Application</li> <li>➤ Completed Purchase Section of Loan Application</li> </ul>	<ul style="list-style-type: none"> <li>➤ Last 3 Years Profit and Loss Statements</li> <li>➤ Current Year to Date Profit and Loss Statement</li> <li>➤ Completed Loan Application</li> <li>➤ Completed Refinance Section of Loan Application</li> </ul>

RENOVATION	GROUND UP CONSTRUCTION
<ul style="list-style-type: none"> <li>➤ Last 3 Years Profit and Loss Statements</li> <li>➤ Current Year to Date Profit and Loss Statement</li> <li>➤ Completed Loan Application</li> <li>➤ Completed Renovation/Construction Section of Loan Application</li> </ul>	<ul style="list-style-type: none"> <li>➤ Last 3 Years Profit and Loss Statements</li> <li>➤ Current Year to Date Profit and Loss Statement</li> <li>➤ Completed Loan Application</li> <li>➤ Completed Ground Up Construction Section of Loan Application</li> </ul>

**Additional items that will be needed** – if you have available already please add to Loan Package if not currently available please work on getting these items together.

PURCHASE	REFINANCE
<ul style="list-style-type: none"> <li>➤ Bio on Pastor</li> <li>➤ History of Organization</li> <li>➤ Pictures of Property – inside and out</li> <li>➤ Purchase Contract</li> </ul>	<ul style="list-style-type: none"> <li>➤ Bio on Pastor</li> <li>➤ History of Organization</li> <li>➤ Pictures of Property – inside and out</li> <li>➤ Copy of any existing Mortgage Statement – most recent one</li> </ul>

RENOVATION	GROUND UP CONSTRUCTION
<ul style="list-style-type: none"> <li>➤ Bio on Pastor</li> <li>➤ History of Organization</li> <li>➤ Pictures of Property</li> <li>➤ Bids from Contractors or Cost Estimate from Church</li> </ul>	<ul style="list-style-type: none"> <li>➤ Bio on Pastor</li> <li>➤ History of Organization</li> <li>➤ Pictures of Property</li> <li>➤ Contractor / Builder Quotes</li> </ul>

# Church Loan Application

## General Information

Legal Name of Organization: \_\_\_\_\_ Date of Inception: \_\_\_\_\_

Legal Structure: \_\_\_\_\_ Federal Tax ID: \_\_\_\_\_

Physical Street Address: \_\_\_\_\_ Phone: \_\_\_\_\_

Physical City: \_\_\_\_\_ Physical State: \_\_\_\_\_ ZIP: \_\_\_\_\_

Contact Name: \_\_\_\_\_ Contact Phone: \_\_\_\_\_

Contact Email: \_\_\_\_\_ Contact Fax: \_\_\_\_\_

Organization Website: \_\_\_\_\_

How long at Current Location: \_\_\_\_\_ # of Worship Services a week: \_\_\_\_\_ Formal Tithing Policy:  Yes  No

When are Offerings Collected: \_\_\_\_\_ Current Seating Capacity: \_\_\_\_\_

Is the Organization a Member of a Denominational Body:  Yes  No

If yes which one: \_\_\_\_\_ How much is yearly contribution: \_\_\_\_\_

## Clergy Information

<u>Pastors or Ministers</u>	<u>Title</u>	<u>Years in Office</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

## Financial Information

	YTD			
Operating Budget				
Actual Operating Income				
Membership Figures				
Giving Units				
Avg. Worship Attendance				
Avg. Sunday School Attendance				

**Church Loan Application – continued**

**Use of Funds**

Refinance Existing Debt: _____	Fundraising Expenses: _____
Purchase Land (actual cost): _____	Site Work: _____
Architectural Fees: _____	Soft Costs: _____
Hard Costs: _____	Offsite Costs: _____
Purchase Existing Building: _____	Other: _____
<b>TOTAL MONEY NEEDED: _____</b>	

**Source of Funds**

Cash Already Spent: _____	Cash On Hand: _____
Sales Proceeds (from Existing Building) _____	Borrowed Money: _____
Additional Cash (before Closing) _____	Other: _____
<b>TOTAL MONEY AVAILABLE: _____</b>	

**Membership Information**

# of Members under age 18: \_\_\_\_\_ #18-30: \_\_\_\_\_ #30 – 60: \_\_\_\_\_ #Over 60: \_\_\_\_\_  
When was the last date your membership rolls were purged: \_\_\_\_\_

**Requested Loan Information**

Requested Loan Amount: \_\_\_\_\_ Requested Loan Term: \_\_\_\_\_ yrs Requested Rate: \_\_\_\_\_%

**Current Loan Information**

Who is your Current Loan financed with: \_\_\_\_\_  
How long have you had your Current Loan: \_\_\_\_\_ yrs Do you have a Balloon Payment?  Yes  No  
Current Payment: \_\_\_\_\_ Current Interest Rate: \_\_\_\_\_% Current Loan Balance: \_\_\_\_\_  
Purpose of Refinance if applicable: \_\_\_\_\_

## **Church Loan Application – continued**

### **Notices and Disclosures**

Alliance will act as a Commercial Loan Broker / Advisor on this transaction relying on our Lending Partners for all Underwriting Decisions and for any Loan Funding that may transpire as a result of this Application. Alliance works with several Lending Institutions including but not limited to Banks, Insurance Companies, and Private Companies as well. When you apply for a Church Loan through Alliance you are not only getting the experience and knowledge of Alliance but that of our Lending Partners as well.

### **Alliance Fees**

Alliance does not charge an Application Fee or any fee to review your Loan Application. If, however, after reviewing your Loan Request it is determined by Alliance that we should be able to assist you with your loan request then a \$1500.00 Processing Fee will be required. Payment of the Processing Fee does not guarantee that we will be able to obtain a loan approval. The Processing Fee is Non Refundable. The purpose of this fee is to help offset some of the time and expenses that Alliance will incur as a result of the handling of your loan request. In addition to the Processing Fee Alliance will charge a Commercial Loan Fee which normally runs in the range of 1 – 3% of the Final Loan Amount and can be paid at loan closing via of wire transfer or in some cases Alliance will accept a Certified Check. This fee is only payable if an actual loan closing occurs. The exact percentage will be disclosed to you in a Commercial Loan Fee and Engagement Letter which is only issued after reviewing the Loan Package and if we feel that we will be able to assist you with your loan request.

### **Third Party Fees**

Third Party Fees include but are not limited to Appraisal Fees, Survey Fees, Environmental Reports or other Third Party Reports that are required by the Lending Partner/ Investor that will be underwriting your Loan Request. In addition you can expect to pay closing fees, title insurance fees and other fees that the Lending Partner may require as part of the Loan Process.

### **Authorization to Share Information**

Your signature below indicates you have authority to act on behalf of your Organization. Additionally you are certifying that all information contained in this Church Loan Application, as well as subsequent documents submitted to Alliance, is accurate to the best of your knowledge. You hereby give Alliance authorization to share information gathered in the Church Loan Application, as well as subsequent documents supplied to Alliance, with our Lending Partners.

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

\_\_\_\_\_  
Title

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date



# Church Property Questionnaire

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Please fill out this form in as much detail as possible.

Property Street Address: \_\_\_\_\_ Year Property Built: \_\_\_\_\_

Property City: \_\_\_\_\_ Property State: \_\_\_\_\_ Property Zip: \_\_\_\_\_

Original Purchase Date: \_\_\_\_\_ Purchase Price: \_\_\_\_\_ Current Value: \_\_\_\_\_

Have you completed any Renovations since Original Purchase Date:  No  Yes – if yes cost of Renovations: \_\_\_\_\_\*

Number of Existing Buildings on Church Property: \_\_\_\_\_ Total Square Feet of Buildings: \_\_\_\_\_

Please list Name of Buildings and Square Foot:

Building Name	Building Use	Square Footage
Ex. Church Sanctuary	Worship, Sunday School, Day Care	7500

\* Please list Renovations and when completed if applicable:

Renovation	Year Completed	Cost of Renovation

Is there an existing Property Appraisal?  No  Yes – if yes please email a copy to [alliance loans@msn.com](mailto:alliance loans@msn.com)

Please email digital photos of the property including the inside and outside of all buildings. This allows us to get a better feel for the property. Use the following email address: [alliance loans@msn.com](mailto:alliance loans@msn.com)

Thank you for your consideration of Alliance Business Capital.

ALLIANCE BUSINESS CAPITAL  
CHURCH FINANCE – REO WORKSHEET



**PROPERTY INFORMATION**

PLEASE LIST THE ADDRESS OF THE PROPERTY(S) BEING FINANCED

PROPERTY #	PROPERTY ADDRESS	PROPERTY TYPE	PROPERTY SQUARE FOOTAGE	ACRES	DATE PURCHASED	PURCHASE PRICE	ESTIMATED IMPROVEMENTS*	CURRENT VALUE
EX 7	123 MAIN STREET, YOURTOWN, NY 12345	PARSONAGE	1000	10	01/15/1988	\$500,000	\$100,000	\$700,000

\*ESTIMATED IMPROVEMENTS LIST – (FOR IMPROVEMENT ALREADY COMPLETED)

PROPERTY #	YEAR COMPLETED	CONSTRUCTION COSTS (\$)	DESCRIPTION OF IMPROVEMENTS

USE ADDITIONAL SHEETS IF NEEDED

# Purchase Questionnaire

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Please fill out this questionnaire on all new Purchase Transactions.

What are you buying? (Ex. Sanctuary, School, etc..)	
What is the approximate distance from current worship center to the new building?	
What is the physical address of the property being purchased?	
Will this new building be used to replace an existing building?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes what will be done with existing building?	
If selling do you have it under contract?	<input type="checkbox"/> Yes <input type="checkbox"/> No
How much is the sales price?	
What is the Purchase Price of the property you are buying?	
How much money do you have available to put towards the purchase price?	
What is the value of the property that you are buying?	
How did you determine that value?	<input type="checkbox"/> Appraisal <input type="checkbox"/> Realtor <input type="checkbox"/> Seller <input type="checkbox"/> Other
If appraised when was the appraisal completed?	
Who was the Appraiser?	
If possible please have the Appraiser email a copy of the Appraisal to us at:	<a href="mailto:alliance loans@msn.com">alliance loans@msn.com</a>
Has the Purchase Contract been ratified?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you currently own your Sanctuary or lease?	
If leasing, how much is your current monthly lease?	
If buying a new Sanctuary what is the seating capacity?	
What is the seating capacity of your existing Sanctuary?	

How will this new property improve your organization?

What are you Building?	
Will this replace an Existing Building?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, are you keeping the Current Building or Selling?	
If Selling, how much will you be selling it for?	
How will the proceeds be used?	
Do you have it under Contract currently?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If keeping the current building how will it be used?	
How much will it cost to Build?	
Are you buying land or already own land?	<input type="checkbox"/> Buying Land <input type="checkbox"/> Already own Land
If buying, how many acres?	
What is the cost?	
How much are you putting down towards the purchase price?	
If you already own the land when did you purchase it?	
What was the Purchase Price?	
How many acres?	
How much do you owe on the land?	
Who is the loan with?	
What is the interest rate?	
Who is your Contractor?	
Is the Contractor licensed and bonded?	<input type="checkbox"/> Yes <input type="checkbox"/> No
How much have you paid Contractor toward this project?	
Have the plans been created?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have all of the necessary permits in place?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If this is a New Sanctuary – how many seats?	
What will be the square footage of the new building?	
How far is this property from your current worship center?	



What are you Building an Addition to?	
How much will it cost?	
Who is the General Contractor?	
Is the General Contractor Licensed and Bonded?	<input type="checkbox"/> Yes <input type="checkbox"/> No
How much have you already paid towards this project?	
Have the plans and building specifications been approved?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have all the Necessary Permits to begin work?	<input type="checkbox"/> Yes <input type="checkbox"/> No
What will be the Square Footage on Building upon Completion?	

How will this Addition / Renovation Project improve your Organization?

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