

Thank you for your interest in the Cornerstone Fund. Please complete the entire loan application and provide all requested documentation.

The Cornerstone Fund provides low-cost financing that is designed exclusively for churches and other faith-based, missionally aligned non-profits. Founded in 1993 as a separate 501(c)3 non-profit organization, the Cornerstone Fund's mission is "to join together in faith to invest in and build Community." We have now financed over 700 projects across the U.S. worth more than \$350 million, from energy improvement projects and building renovations to property purchase and site redevelopment. The Cornerstone Fund is a mission-driven organization, and with the help of its investors, able to provide competitive financing to churches, ministries, and non-profit organizations.

Important Considerations	Local Bank	Cornerstone Fund
Up to 30-year Term & Amortization	NO	YES
Five-Year Adjustable Rate	YES	YES
Limitations on Rate Changes	VARIES	YES
Pre-Payment Penalty	OFTEN	NO*
Re-Amortization at Paydown	VARIES	YES
Cashback Programs	NO	YES
Mission Driven and/or Faith Based	NO	YES

* Pre-payment penalty only applies if refinancing loan through another financial institution

Please contact a lending specialist at the Cornerstone Fund with any questions. We can be reached at **888-UCC-FUND (822-3863)** or lending@cornerstonefund.org.

SECTION 1

APPLICATION CHECKLIST PLEASE INCLUDE THESE DOCUMENTS WITH YOUR COMPLETED APPLICATION

2025 Budget
2025 Year to Date Financial Statement (income & expense and balance sheet)
2024, 2023, and 2022 Financial Statements (income & expense and balance sheet)
Most recent (2) months of bank statements and the most recent investment account statement
Current statement of any existing loans
Articles of Incorporation
Constitution and Bylaws
Property and Liability Insurance Certificates
Letter of Support from Conference Minister
All supporting project documents (contracts, plans, etc.)
2024 Anonymized Pledge List

SECTION 2

APPLICATION INFORMATION

Church Name (as incorporated):

Also Known As (if applicable):

Street Address:

City / State / ZIP:

County:

Mailing Address:

City / State / ZIP:

County:

Phone:

Email:

Website:

Tax ID:

Contact Name:

Title:

Contact Phone:

Email:

Association:

Conference:

Senior Pastor:

Year Called:

Contact Phone:

Email:

SECTION 3

PROJECT SUMMARY

Estimated project cost:

Fees paid to date, if any (e.g. architect, etc.):

Project cash-on hand:

Total loan amount needed:

Anticipated project start date:

Expected project completion date:

Project Purpose:
(Select all that apply)

Property Purpose

Construction

Renovation

Energy Efficiency

Accessibility Improvements

Multi-Use Development

Refinancing

Other (Please specify)

In one or two sentences, please briefly describe your financing and project needs:

SECTION 4

FINANCIAL INFORMATION

What is your plan to manage the payments for this loan?

If there are any deficit years in the financials provided, please explain how they were managed.

What is the proposed collateral for this loan?

Existing Property. Address

Property to be Acquired. Address

Investments/Endowment Funds:

Do you have any existing debt at other financial institutions? If so, please complete the table below detailing the current loan(s).

Lender	Purpose	Original Amount	Current Balance	Interest Rate	Monthly Payment	Collateral

SECTION 5

CHURCH INFORMATION

Church Stats	2022	2023	2024	2025 (YTD)
Membership				
Attendance (in-person)				
Attendance (online)				
Pledging Units				

Community Impact	2022	2023	2024	2025 (YTD)
Program*	# of people impacted	# of people impacted	# of people impacted	# of people impacted

*Program examples include: food pantry, clothing drive, after school programs, mentoring, job training, etc.

SECTION 6

FUNDRAISING

Is there a capital campaign to support this project?

Yes No

Professional support (if any)

Campaign Launch Date:		Campaign Completion Date:	
Campaign Goal:		Total Pledged to Date:	
Total Donors to Date (#):		Total Collected to Date:	

SECTION 7

LEGAL LIABILITIES

Does your organization have any known recent, current, or pending litigation of any kind?

Yes No

If yes, please attach supporting documentation

SECTION 8

PROJECT DESCRIPTION

Please describe your financing needs and project in detail. Please include what you think the impact of your project will be, using whatever metrics are appropriate.

SECTION 9

MINISTRY ENHANCEMENT

Please fully describe how this project will assist your church or organization in its mission and community impact.

Please describe your ministry's neighborhood and how your work impacts your neighborhood and its residents.

How does your church or organization measure its community impact?

SECTION 10

CREATION CARE

The Cornerstone Fund has a special fund for energy efficiency projects. If your project includes any items in this chart below, it could be eligible for reduced rates. Please complete as appropriate.

Eligible/Proposed Improvements	Cost	Estimated Energy Savings per Year	Estimated Financial Savings per Year
Energy Audit			
Insulation			
LED Lighting			
Control Systems			
HVAC Systems			
High-Efficiency Boilers			
Weather-sealing			
Replace Windows/Doors			
Battery Storage			
Energy Star Appliances			
EV Charging Station			
Solar/Renewable Energy			
Heat Pumps			
Other (Please Specify)			

SECTION 11

SIGNATURES

I/we represent that we are a non-profit organization. Further, I/we certify that all information provided on this application is true, correct, and complete.

Name:

Title:

Signature:

Date:

Name:

Title:

Signature:

Date: