

**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
Mission Driven and/or Faith Based	NO	YES

\* Pre-payment penalty only applies if the loan is refinanced with 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](mailto:lending@cornerstonefund.org).

## SECTION 1

**APPLICATION CHECKLIST** PLEASE INCLUDE THESE DOCUMENTS WITH YOUR COMPLETED APPLICATION

2026 Budget  
2026 Year to Date Financial Statements (income & expense, and balance sheet)  
2025, 2024, and 2023 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.)  
2025 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 Purchase

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	2023	2024	2025	2026 (YTD)
Membership				
Attendance (in-person)				
Attendance (online)				
Pledging Units				

Community Impact	2023	2024	2025	2026 (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 the damage to your property, and cost to repair.
- Have you filed an insurance claim? Do you intend to?
- Is there a borrowing need that is not directly related to repairing property damage, for example, emergency cash flow?
- Is there anything else you would like Cornerstone Fund to know? The better we understand your situation, the better help we can be.

SECTION 9

**MINISTRY ENHANCEMENT**

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

How does your church or organization measure its community impact?

## SECTION 10

**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: