



Church Building Loan Interest Rates

5.75% 1 Year Adjustable Interest Rate

The interest rate will remain the same for one year. It will adjust on each anniversary of the loan to the then current annual adjustable interest rate. It may not adjust more than 1.5% (150 basis points) up or down at any annual adjustment or 5% (500 basis points) over the life of the loan.

6.00% 3 Year Adjustable Interest Rate

The interest rate will remain the same for three years. It will adjust on each third anniversary of the loan to the then current 3-year adjustable interest rate. It may not adjust more than 3.00% (300 basis points) up or down at any three-year adjustment or 5% (500 basis points) over the life of the loan.

6.25% 5 Year Adjustable Interest Rate

The interest rate will remain the same for five years. It will adjust on each fifth anniversary of the loan to the then current 5-year adjustable interest rate. It may not adjust more than 5.00% (500 basis points) up or down at any five-year adjustment or 5% (500 basis points) over the life of the loan.

Each loan may be made up to a 25 year term. All rates cannot fall below a floor of 5.75%. No penalty for early pay off. Posted rates are for loans > \$50,000.00. Contact Russell Jones for rates on loans < \$50,000.00.

Effective 3.1.2010

Church Building Loans
Through
NC Baptist Financial Services:
A Ministry of
NC Baptist Foundation

Competitive Rates & Terms

No Prepayment Penalty

Free Consultative Services

Baptists Partnering with Baptists

Simple Application & Loan Process

Loans for any Purposes

Returns invested in Kingdom Ministries

*For more information or a loan
Application contact:*

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www.ncbaptistfoundation.org/church_financial_services.aspx