



AZTEC FINANCIAL SERVICES

PH: 813-261-5125 FAX: 813-814-1266

Contract Number
Application Date
Aztec Originator
Other

COMMERCIAL MORTGAGE APPLICATION

Property Type: Religious Organization

Borrower Information

Organization's Legal Name _____ Date _____

Primary Contact(s) _____ Tax EIN _____

Address _____ City _____ ST _____ Zip _____

Phone & Ext. _____ Cell _____ Fax _____

Contact Email _____ Contact Web Site _____

Time In This Location _____ Time In Existence _____ State & Date of Incorporation _____

National Affiliation Yes _____ NO _____ Denomination _____ Governing Body Of Org. _____

Loan Information

Amount Requested \$ _____ Purpose of Loan _____ Desired Repayment Schedule _____

Collateral Offered _____

REAL ESTATE COLLATERAL: Please provide copy of the most recent tax assessment or appraisal. Copy of deed, survey/plat, environmental survey and purchase contract, as appropriate. VEHICLE, EQUIPMENT OR OTHER PERSONAL PROPERTY as collateral: Please attach list, copy of invoice or title etc.

Recourse Preference Recourse Non-Recourse Negotiable Date Permits Pulled (if applicable)? _____

Loan Purpose Purchase Refinance Construction Renovation

If Purchase, Purch Price \$ _____ Closing Date _____

If Refinance, Loan Balance \$ _____ Previous Interest Rate _____% Type: Fixed _____ Variable _____

Cost of Recent Improvements \$ _____ Improvements Documented Yes _____ No _____ Unknown _____

If Constr, Constr Cost+Land \$ _____ Completion Date _____

If Renovation, Cost of Renovation \$ _____

Construction Information

Location of Construction Project _____

Describe Construction Project _____

Name of Architect _____ Name of General Contractor _____

Architect Address _____ G. C. Address _____

Architect Phone _____ G. C. Phone _____

Property Subtype: Education Building _____ Sanctuary/Mosque/Synagogue _____ Multi-purpose Unit _____

Land Area _____

Last Appraised Value \$ _____ Last Sale Price \$ _____

Last Appraisal Date _____ Date of Last Sale _____

of Parking Spots _____ Is Bldg Made Of Block Provide % _____ Is Bldg Made of Wood Provide % _____

ADDITIONAL DOCUMENTATION REQUIRED WITH SUBMITTAL

1. Please provide a copy of the construction proposal or contract
2. Include a copy of your organization's records authorizing this credit request (Board Resolution)
3. Current year's budget with year-to-date collections/disbursement comparison
4. Current Balance Sheet & Interim Report
5. Previous 2 to 3 years financial statements (actual and budget)
6. Resume of Head Clergy
7. Brief history of your organization and any bulletins, literature or brochures you feel appropriate
8. For construction only, a breakdown of total project costs
9. IRS Tax Verification Form (501) (c) (3) (Tax Exemption Determination)
10. Articles of Incorporation & Corporate Bylaws/Certificate of Good Standing

For Refinance (If Possible) Please Provide Digital Photographs Inside & Outside of Building. Please Send Via E-mail To credit@aztecfs.com

Clergy, Membership & Services			
Attach Second Sheet If Necessary			
Head Clergy Person:		Committee Leader Or Finance Person:	
Time With Org:	E-mail Address:		E-mail Address:
Date Ordained:		Phone:	Cell:
Name of Primary Bank:		Average bank balance checking:	Other:
Bank Contact:	Phone:	Average bank balance savings:	
Names of other staff, clergy title/roles, length of time with organization:			
Names of key leaders, title/ roles, length of time with organization, experience:			
Number of family/giving units: _____		Total number of members: _____	
Current Year _____		Members under age of 18 _____	
Year: _____		Members 18-30 _____	
Year: _____		Members 31-60 _____	
Year: _____		Members over age of 61 _____	
Number of weekly worship services:		Days and times of worship services:	
When are offerings collected:		Where does asset ownership reside?	
2004 Average adult attendance per week:		Current worship facility seating capacity:	
Average adult weekly attendance 2003 _____ 2002 _____ 2001 _____ 2000 _____			
Anticipated Membership Growth One year _____ Three years _____ Five years _____			
What was your last fiscal year end total tithes & offerings plus building contributions?			
What is organization's current debt?			
Has the organization ever participated in a capital "stewardship" campaign?			
What is the average contribution from the largest 15 donors for the previous year? (names not required)			
FUND RAISING CAMPAIGN			
Indicate dates of current Fund Raising Campaign From: _____ To: _____			
Total number of Members making Pledges: _____			
Total amount Pledges \$ _____			
Term over which Pledges will be received _____			
Total of Pledges received to date \$ _____			
Please provide details on previous fund raising campaigns including dates of campaigns, amount pledges, % collected and purpose _____			
Name of Trust or other Organization supporting loan payments: _____			
Amount of Pledge being provided by Trust or Organization: _____			
DECLARATION			
(GUARANTY ONLY APPLICABLE IF INDIVIDUAL GUARANTOR'S SIGNATURE & SOCIAL SECURITY NUMBERS ARE PROVIDED, & Y IS CIRCLED BELOW)			
The above information, together with any accompanying financial statements, schedules or other materials, is submitted for the purpose of obtaining credit and is warranted to be true, correct and complete. In the event that an individual or group of individuals is/are providing his/her/their credit to support this loan -- he/she/they warrant that information given is correct and further recognize that his/her/their individual credit history(s) may be a factor in the evaluation for the applicant, and has provided his/her/their written authorization for inquiry as to their credit worthiness, including but not limited to obtaining a consumer credit report, and shall hold Aztec Financial Services LLC (AFS) and its assignees harmless for same. AFS is hereby authorized to investigate (directly or through an agent or nominee) your/their credit and financial standing. You understand that such investigation may include seeking information as to the background, credit or financial responsibility of those who guaranty the loan (or any of them). The applicant further agrees to notify AFS promptly of any material change in any such information they may have provide in conjunction with this application.			
If Applicant(s) are to Personally Guaranty, Guarantor(s) Must Provide Signature(s) To Enable Credit Investigation, Social Security Number(s) & Circle where indicated below.			
Federal Equal Credit Opportunity Act (FECOA)			
In the event that your application for organizational credit is denied, you have the right to a written statement of the reason of denial. To obtain that statement please contact us in writing within 15 days from the date that you are notified of our decision. We will send you a written statement of the reasons for the denial within 30 days of your request for the statement. NOTICE: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applications on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program; or because the applicant has, in good faith, exercised any right under the Consumer Credit Protection Act. The federal agency that administers our compliance with this law is the Federal Trade Commission, Equal Credit Opportunity Washington, DC 20580.			
			CIRCLE Y OR N
Name	Signature	SOCIAL SECURITY#	GUARANTY Y N
Date			
Name	Signature	SOCIAL SECURITY#	GUARANTY Y N
Date			
Name	Signature	SOCIAL SECURITY#	GUARANTY Y N
Date			
Name	Signature	SOCIAL SECURITY#	GUARANTY Y N
Date			
If more guarantees attach second sheet with appropriate signatures & information.			

FAX TO AZTEC AT: 813 - 814 - 1266

AZTEC FINANCIAL SERVICES LLC
 PHONE: 813-261-5125 OR 877-298-3219
 550 N. Reo St. Suite 300, Tampa, FL 33609 www.aztecs.com credit@aztecs.com

AZTEC FINANCIAL SERVICES - WORKSHEET

SOURCES AND USES OF PROJECT FUNDS

USE OF PROJECT FUNDS		SOURCES OF PROJECT FUNDS	
REFINANCE EXISTING DEBT	\$ _____		
FUND RAISING EXPENSES	\$ _____		
PURCHASE LAND (ACTUAL COST)	\$ _____		
SITE WORK	\$ _____	CASH ALREADY SPENT THROUGH (DATE)	\$ _____
ARCHITECTURAL FEES	\$ _____	CURRENT CASH ON HAND AS OF (DATE)	\$ _____
HARD COSTS	\$ _____	ADDITIONAL CASH NEEDED BEFORE LOAN FUNDED	\$ _____
SOFT COSTS	\$ _____	SALES PROCEEDS FROM EXISTING BUILDING	\$ _____
OFF SITE COSTS	\$ _____	DEBT (CONSTRUCTION AND/OR MORTGAGE LOAN	\$ _____
OTHER	\$ _____		
TOTAL	\$ _____		TOTAL \$ _____

HELPFUL TIPS:

1. If you have recently acquired a site, we will want to know the actual cost of the site & date purchased.
2. County and City government may require new roads, turning lanes, streetlights or installation of new utility lines. General infrastructure research should be done in advance. Included in the research should be finding out the time frame for permitting -- which in many cases takes twice as long as you may anticipate!
3. Note the date when estimating costs thus far spent, to help in future estimates.
4. It is a good idea to provide actual cash in hand at time of application. Only include funds that are available for the project; do not list funds that are committed to other uses.
5. You can include a reasonable estimate of additional cash you may be receiving prior to the loan documentation. Some lenders require you to have a certain amount in hand, before they make loan commitments.
6. If you plan to sell an existing facility to generate the required funds for our expansion, the sale must be completed before the loan documents are executed. Otherwise, the funds should not be considered as a "reliable source" when completing this form.
7. To determine the amount of debt and/or loan amount to complete your project, start with Total Uses figure and subtract all other Sources number. That will be the amount your organization seeks to borrow.
8. The Total Sources figure and your Total Uses figure must END UP BEING THE IDENTICAL AMOUNT!

General Information

1. Have your financing in place before starting your project and have all timeline estimates in place. This ensures that the project is started and completed on time. It also avoids the potential of costly delays and the inconvenience of mechanic's liens being filed.
2. Get proper timelines estimates from the city or county for permitting before embarking on the project.
3. Before tendering escrow dollars under an agreement to buy land or buildings -- check on entitlement, zoning, and environmental issues. Has a phase 1 been completed on the land?
4. Don't depend on the sale of your current facility or other uncertain future events to provide the funds to complete the construction of your project. Circumstances beyond your control could disrupt your financial plans.
5. If you get a variable rate mortgage, be sure to run your cost analysis with both today's low rates and those anticipated 5 years from now. Review historical interest rate trends (Aztec has historical rate overview information should you need it).

AZTEC ALSO PROVIDES EQUIPMENT AND VEHICLE LEASING FOR RELIGIOUS ORGANIZATIONS PLEASE ASK YOUR REPRESENTATIVE FOR AZTEC'S RELIGIOUS ORGANIZATION LEASING APPLICATION.

Purchase the equipment you need to day and take advantage of:

- 1 100% FINANCING
- 2 LOW RATES
- 3 ENHANCED CASH FLOW & CONSERVATION OF CAPITAL
- 4 FLEXIBILITY IN TERMS & PAYMENTS
- 5 FIXED MONTHLY PAYMENTS FOR EASY BUDGETING
- 6 ALTERNATIVE & EXPANSION OF BANK CREDIT LINES
- 7 QUICK TURNAROUND & LESS RED TAPE
- 8 YOU OWN EQUIPMENT AT THE END OF LEASE TERM

EQUIPMENT MAY INCLUDE, AND MORE....

- COMPUTERS & SOFTWARE
- PEWS
- ORGANS, PIANOS
- SOUND & VIDEO SYSTEMS
- SECURITY SYSTEMS
- KITCHEN EQUIPMENT
- FURNITURE
- VANS OR BUSES
- COPIERS AND OTHER OFFICE EQUIPMENT

Equipment leasing available to religious organizations in excess of 4 years old. Contact Aztec for additional information on standard credit criteria.