



GENERAL INFORMATION

Clergyperson (please print): _____

Spouse: _____

Home address: _____

City: _____ State: _____ Zip: _____

Church address: _____

City: _____ State: _____ Zip: _____

Email: _____

Phone – Home: _____ Mobile: _____ Work/ext.: _____

Clergyperson's birthdate: _____ Social Security number: _____

Spouse's birthdate: _____ Social Security number: _____

Are you a U.S. citizen? yes no Are you a Florida resident? yes no

Marital status: married single separated divorced

Combined income (clergyperson and spouse): _____

Number of people dependent on clergyperson's and spouse's income: _____

LOAN PROGRAM CRITERIA

- 1. The proceeds of this Loan will not be used to refinance or repay any student loan debt, any tax obligation owed to the Internal Revenue Service or pension loan described in the Fresh Start Agreement.
- 2. The clergyperson and spouse authorize the Foundation to investigate their credit record and report information about their loan status to persons and organizations permitted by law to receive such information.
- 3. No new credit lines, home equity lines of credit, consumer credit card applications or borrowings may be entered into without the prior written consent of the Foundation and the Florida Annual Conference under the terms of the Fresh Start Debt Reduction Program (the "Fresh Start Program").
- 4. During the term of the Loan, an updated 3 in 1 credit report will be delivered annually to the Foundation as required by the Fresh Start Program.
- 5. The clergyperson and spouse have never filed for bankruptcy or for relief from creditors under the U.S. Bankruptcy Code.
- 6. If married, the Debtor's spouse has agreed to the terms and conditions of the Fresh Start Program and has joined in the execution of this Note.

7. The Debtor understands that during the term of the Loan, the Debtor and spouse (if married) will actively participate in financial counseling offered by a Certified Financial Planner or Chartered Financial Consultant as required by the Fresh Start Program.
8. The Borrower will be required to purchase a life insurance policy in an amount equal to the Loan amount and for the Loan term. The Lender will be the owner and sole beneficiary under the policy. If the policy amount is for more than the Loan amount, the Lender will be a percentage beneficiary equal to the amount of the initial Loan amount. The premium for such life insurance policy shall be paid by the Borrower as a part of the monthly Loan payment. Upon payment in full, the Lender will transfer or assign the ownership of the policy to the Borrower.

By signing this application, I attest that the information is accurate and that I understand the loan program criteria.

Amount of loan requested: \$ _____

Date: _____ Signature: _____

Print name: _____