WHO IS ELIGIBLE FOR A LOAN?
United Methodist churches, located within the Conference to acquire, construct, renovate, and repair church property (including parsonages).
The Fund is not used to extend loans to individuals, nor is it used to make operating loans, extend lines of credit, finance vehicles or office equipment, or participate in loans originated by others.
Assets of the Fund may be made available to the Conference primarily for financing capital improvements.

WHAT TYPE OF LOANS AND LOAN TERMS ARE AVAILABLE?
Standard Loan Types
- Acquisition of Land/Real Estate
- Draw Style Loans
- New Construction
- Renovation
- Repair
- Refinance

WHAT CAN THE CHURCH EXPECT DURING THE ADMINISTRATION OF THE LOAN?
- Receive Quarterly or Month Billing Statements
- Submit payments with a Loan Remittance form that can be found on the Conference Website at: susumc.org/loans
- Draw Style Loans
  - During the draw period borrower can submit draw requests using the Advance Voucher Forms provided at closing and on our website

HOW WE CAN WORK TOGETHER TO CONNECT GOD’S RESOURCES

The interest which these churches and members expect to receive on their Investment Certificates is directly dependent upon borrower's timely payments on the loans extended by the Loan Committee.

As stewards of funds, the Loan Committee has an obligation to extend only those loans which meet certain criteria upon which investors have relied in making their investment decision.

STEPS FOR LOAN APPROVAL PROCESS
1. Contact the Executive Director. Meet with Executive Director if desired.
2. Submit an application.
3. Attend an interview.
4. The Loan Committee will vote on your loan application.
5. Commitment Letter will be signed.
6. Closing will be scheduled and occur.
7. Funds will be distributed after closing.

Please keep in mind for planning purposes no funds will be distributed until all steps in the process have been completed.

THE INVESTMENT PROGRAM
The Conference maintains a separate account within the Conference designated as the Fund. The Fund is administered by the Loan Committee. The Fund exists primarily to extend loans to United Methodist churches within the Conference to acquire, construct, renovate, and repair church property (including parsonages). The Fund is not used to extend loans to individuals nor is it used to make operating loans, extend lines of credit, finance vehicles or office equipment or participate in loans originated by others. Assets of the Fund may be made available to the Conference primarily for financing capital improvements.

We make loans available to churches within the Susquehanna Conference of the United Methodist Church (“SUSUMC”) to acquire, construct, renovate, and repair church property through the financial support from investments made by SUSUMC churches and individual members of SUSUMC. Together we support each other by connecting and utilizing God’s resources to fulfill our mission of making disciples of Jesus Christ in order to transform the world.

We strive to enable churches within the Susquehanna Conference of the United Methodist Church to achieve future growth in presence and mission, allowing them through outreach to welcome and make disciples of Jesus Christ while empowering investors to make an impact beyond their local church.

Monies made available to the Loan Fund come from the sale of investment certificates by the Loan Fund.

Purchase of Investment Certificates make it possible to make loans.

THE CERTIFICATES ARE BEING OFFERED ONLY TO QUALIFIED PURCHASERS WHO ARE RESIDENTS OF PENNSYLVANIA. NO SECURITIES OF THE CONFERENCE ARE BEING OFFERED FOR SALE TO PERSONS WHO ARE NOT PENNSYLVANIA RESIDENTS. This does not constitute an offer to sell nor a solicitation of an offer to buy any of the Certificates. The offering is made only by the Offering Circular.