



## **REFINANCE LOAN CHECKLIST**

### **These items are needed to start the loan process**

1. Application – Signed by two unrelated authorized parties, clearly stating purpose of loan
2. YTD income statement and balance sheet
3. Last three full years income statements and balance sheets
4. Current budget
5. Church by-laws and Articles of Incorporation
6. If out of state: Names of Title companies

### **Upon receipt of our pre-qualification letter:**

1. Application Questionnaire completed
2. Board Minutes approving loan with Northwest Christian Credit Union with the names of those in attendance and signed by the board secretary
3. Corporate Resolution signed by those authorized by the board to sign on loans (if required)
4. Copies of deeds of trust for all properties being considered
5. Church History Resume of Senior Pastors
6. Environmental Questionnaire (attached) for each property being considered for collateral for the loan
7. Bank statements: all Church bank and investment accounts

### **Needed at or after the loan closing:**

1. Copy of each signer's driver's license
2. Proof of Insurance with Northwest Christian Credit Union listed a lien holder