

CURRENT CHURCH BUILDING LOAN RATES

4.50% - 1 YEAR ADJUSTABLE INTEREST RATE

This interest rate will remain the same for one year. It will adjust on each anniversary date of the loan to the current 1 Year Adjustable Interest Rate. It may not adjust more than 1.50% (150 basis points) at any one-year adjustment or 5.00% (500 basis points) over the life of the loan.

4.75% - 3 YEAR ADJUSTABLE INTEREST RATE

This interest rate will remain the same for three years. It will adjust on each third anniversary date of the loan to the current 3 Year Adjustable Interest Rate. It may not adjust more than 3.00% (300 basis points) at any three-year adjustment or 5.00% (500 basis points) over the life of the loan.

5.00% - 5 YEAR ADJUSTABLE INTEREST RATE

This interest rate will remain the same for five years. It will adjust on each fifth anniversary date of the loan to the current 5 Year Adjustable Interest Rate. It may not adjust more than 5.00% (500 basis points) over the life of the loan.

5.75% - 7 YEAR ADJUSTABLE INTEREST RATE

This interest rate will remain the same for seven years. It will adjust on each seventh anniversary date of the loan to the current 7 Year Adjustable Interest Rate. It may not adjust more than 5.00% (500 basis points) over the life of the loan.

6.25% - 10 YEAR ADJUSTABLE INTEREST RATE

This interest rate will remain the same for ten years. It will adjust on each tenth anniversary date of the loan to the current 10 Year Adjustable Interest Rate. It may not adjust more than 5.00% (500 basis points) over the life of the loan.

Each loan may be made on a 20-year amortization.

No penalty for early pay off.

When you choose WatersEdge Advisors, all interest dollars paid are distributed to support Baptist ministries in Oklahoma, across the nation and around the world. Other benefits include:

- Loans for any church related purpose
- Simple application & loan process
- Competitive rates & terms
- No appraisal requirements
- No inspection fees on construction loans
- Solely focused on Southern Baptist churches

For more information on Church Building Loans,
contact Jerry Vaughan at **866.693.8369**.
Or email **jvaughan@WatersEdgeAdvisors.org**.

