



Ministry Loans

Bring your ministry vision to life with biblically grounded financing from WatersEdge



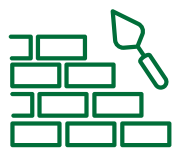
WatersEdge.com | 800-949-9988



Church Loans That Change Lives

WatersEdge provides loans to faith-aligned churches, ministries and organizations. Whether you're ready to purchase, build, renovate or refinance, if you can dream it, we can finance it. WatersEdge understands ministries' unique needs and seeks to offer the most cost-efficient, hassle-free loan available. And unlike traditional lenders, the interest from your loan is returned to churches and individuals who've invested in Kingdom causes.

Types of Loans We Offer



New Construction



Refinancing



Remodeling



Land Acquisition

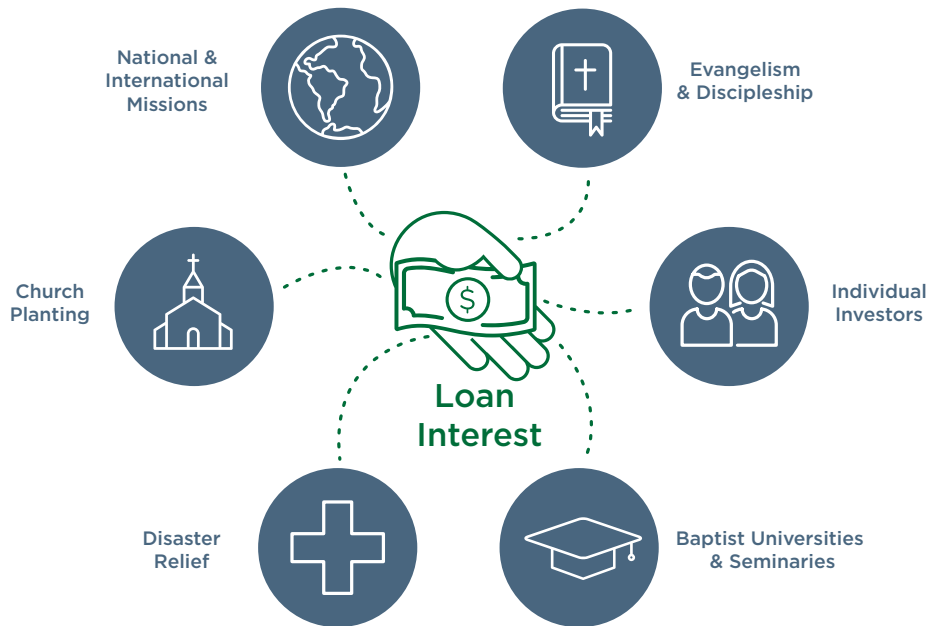


Small Loans

Why Finance with WatersEdge?

- Competitive Terms and Rates
- Loan Interest Reinvested in Kingdom Causes
- No Prepayment Penalties
- Low Closing Costs
- Convenient Online Application
- Minimal Paperwork
- Simplified Processing
(no appraisal, surveys or construction draw inspections)
- Rapid Turnaround
(close in a little as 3 weeks)

Your Loan Interest is Reinvested in Kingdom Causes



Start Here

Learn how the WatersEdge loan process works.

3 - 5 BUSINESS DAYS

- 1 COMPARE RATES**
Request a rate quote online at WatersEdge.com/loans.
- 2 CONNECT WITH US**
We'll reach out with a custom quote and answer initial questions about your loan.
- 3 APPLY ONLINE**
Submit your loan using our convenient online application at WatersEdge.com/loans.

3 - 6 WEEKS

- 4 EVALUATION**
After we receive your application, we'll begin the review and due diligence process.
- 5 SITE VISIT**
We'll schedule an in-person or virtual visit with your church to inspect the property, review the loan in detail and answer questions.
- 6 APPROVAL**
Following the site visit, your loan will be considered for approval.
- 7 CLOSING**
If approved, we'll schedule your loan closing with a local title company once final title and insurance requirements are met.



We're Better Together

WatersEdge is a nonprofit, Southern Baptist financial services ministry that exists to financially empower donors and ministries to transform lives with the Gospel. A leader in ministry-based lending for 70 years, WatersEdge provides loans to hundreds of churches and ministries across the country.

\$147+
MILLION

Loan Interest
Returned to Ministry
and other Kingdom-
Minded Investors

2,000+

Churches &
Ministries Served

\$245
MILLION

Total Loan
Portfolio

All statistics as of 2/28/2025; loan interest since 1984; churches served since 1953.

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WatersEdge Ministry Services (The Baptist Foundation of Oklahoma) is a 501(c)(3) organization and is a member in good standing with the Evangelical Council for Financial Accountability (ECFA).