



Oak Tree Capital

Providing Financial Solutions



1. Quick Funding

Most of our church loans take 2 to 4 weeks to process, unlike 2 to 3 months with other loan sources. Once the equity in the Church's real estate is established, and the title search on the property is completed, funding follows shortly thereafter.

2. Easy Qualifying

Our loans are based primarily on the equity in the Church's real estate. If the Church has the equity we require it's rare we can't arrange the loan.

3. Minimal Paperwork

The information we need from the Church mostly involves photocopying existing material. Please note our, Checklist (below) of Items Required to Process a Loan Request.

4. Fixed Interest Rate

In most cases regardless of the term of the loan, the interest rate will be fixed. Therefore, the Church can make plans accordingly knowing the interest rate and monthly payments will not increase.

5. Various Repayment Schedules

We don't offer a "one size fits all" loan program. Instead, we can design a loan that best meets the needs of the Church. Loans can be anywhere from interest only to fully amortized or any repayment schedule in between.

6. 3 to 30 Years Terms Available

In addition to various repayment plans we also offer a variety of loan terms depending on what best fits the Church. Some Churches prefer a longer term with lower monthly payments while others prefer to pay back the loan sooner and save on the overall interest.



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We offer churches options as we can provide them with hard money loans or a more traditional product. We can finance their renovation, new construction, refinance or purchase loan

To get your Church Loan Started we will need:

Refinance Checklist

1. Last three years' and year-to-date financial s (profit and loss statements and balance sheets).
2. Previous year and year-to-date bank statements.
3. Purchase Contract (if applicable)
4. Most Recent Mortgage Statement (if applicable)
5. Commercial Loan Application

Remodel Checklist

1. Last 3 years and YTD Income & Expense Statements
2. Last year and YTD bank statements
3. Most recent mortgage statement (if available)
4. Scope of work to be done (if available)
5. Total cost of work to be done (if available)
6. Commercial Loan Application

New Construction Checklist

1. Last 3 years and YTD Income & Expense Statements
2. Last year and YTD bank statements
3. Scope of work to be done (if available)
4. Construction cost
5. Commercial Loan Application

Purchase Checklist

1. Last 3 years and YTD Income & Expense Statements
2. Last year and YTD bank statements
3. Purchase Contract (if available)
4. Commercial Loan Application