

KINGDOM HALL LOAN APPLICATION

Please carefully review the instructions on pages 5 and 6 before filling out this application. Then complete each section of the application as noted below. Do not leave any questions blank. If a specific question does not apply, write N/A. **Copies of this completed application should be retained by each involved body of elders and by the Regional Building Committee.**

1. PARTICIPATING CONGREGATION(S):

CONGREGATION	CITY	PROVINCE OR STATE	CONGREGATION NUMBER
1. _____			
	(Titleholding congregation)		
2. _____			
3. _____			
4. _____			
5. _____			
6. _____			

2. PURPOSE(S) OF PROPOSED LOAN:

A contribution loan provides a contribution to a neighboring congregation(s) to assist with purchase of property and/or construction/renovation of a Kingdom Hall.

Contribution

Congregation to be assisted: _____

A renovation loan assists with the renovation of an existing Kingdom Hall.

Renovation

A land/new Kingdom Hall loan assists with the purchase of land and/or building of a new Kingdom Hall.

Land/New Kingdom Hall

If the congregation(s) has an existing loan from the Kingdom Hall Fund, the amount being requested will be added to the current balance and the loan will be restructured according to the ability of the congregation(s) to repay.

Does the congregation(s) have an existing loan from the Kingdom Hall Fund?

3. PROJECT OVERVIEW:

A. Please provide (1) the street address of the new property if the loan is for constructing a new Kingdom Hall or (2) the street address of the current Kingdom Hall in the case of a renovation or contribution loan.

B. Has new property been obtained? _____

C. If new property is being purchased, why do you feel it is desirable and well located? (Please include a completed *Property Evaluation Checklist* [S-106].)

D. Briefly outline the overall scope of work.

E. Why do you feel this project is needed? For existing buildings, please list the date of construction or previous renovation.

F. What other options have been explored to meet this need, and why do you feel the one chosen reflects a wise use of dedicated funds?

Standard designs: *Indicate which of the standard Kingdom Hall designs will be used. If one of these designs is not being used or will be modified, include a letter of explanation along with a copy of the floor plan and elevations.*

Apartments: *If an apartment is proposed, include a letter explaining how the apartment will be used and by whom and how it will be financed. Please reference correspondence from the branch office granting approval for the apartment. If you plan to modify the standard apartment design provided by the branch office, include in your letter an explanation along with a copy of floor plans and elevations.*

G. If for new construction, which of the standard Kingdom Hall designs will be used?

Number of auditorium seats: _____

H. Will an apartment(s) be included?

I. Has written approval for the apartment been received?

_____ Date of correspondence: _____

J. What will be the additional expense for construction of this apartment?

K. What has been accomplished thus far?

L. If scheduled, please list the tentative date for construction: _____

M. When will the congregation(s) need the first portion of the disbursement? _____

(Allow at least two months from the date this application is received by the branch office.)

4. FINANCIAL SUPPORT:

Total anticipated monthly contributions (4-C) should match the figure on line E of the Congregation Financial Survey and Resolution for a Loan From the Kingdom Hall Fund (S-83).

Total monthly expenses (4-D) is the estimated combined total of all monthly expenses for the congregations repaying the loan, including all operation, maintenance, and miscellaneous expenses. The proposed loan payment or donations to the Kingdom Hall Fund or worldwide work are not included.

The maximum monthly loan payment (4-E) should be close to the difference between the total anticipated monthly contributions (4-C) and the total monthly expenses (4-D).

A.	Proceeds from sale of Kingdom Hall	\$
B.	Anticipated proceeds from future sale of Kingdom Hall	\$
C.	Total anticipated monthly contributions	\$
D.	Total monthly expenses	\$
E.	Maximum monthly loan payment (rounded to the nearest \$5)	\$

5. PROJECT ESTIMATES:

Estimate the cost for each of the four project components and/or list the desired contribution to another project, if applicable. The requested loan amount (5-G) should reflect the difference between the total estimated project cost (5-F) and the sum of all the funds accumulated by the congregation(s), anticipated proceeds from the sale of a Kingdom Hall, and anticipated personal loans and one-time donations.

A.	Land	\$
B.	Permits and fees	\$
C.	Property development	\$
D.	Building	\$
E.	Contribution	\$
F.	TOTAL	\$
G.	REQUESTED LOAN (rounded to the nearest \$100)	\$

6. CONGREGATION SERVICE COMMITTEE(S):

The names and signatures of the Congregation Service Committee(s) should be in the order listed on the first page, starting with the titleholding congregation. The elders should carefully review the application in its entirety before signing and dating it.

	Coordinator of the body of elders	Secretary	Service overseer
1.	_____ (Signature) _____ (Print name)	_____ (Signature) _____ (Print name)	_____ (Signature) _____ (Print name)
2.	_____ (Signature) _____ (Print name)	_____ (Signature) _____ (Print name)	_____ (Signature) _____ (Print name)
3.	_____ (Signature) _____ (Print name)	_____ (Signature) _____ (Print name)	_____ (Signature) _____ (Print name)
4.	_____ (Signature) _____ (Print name)	_____ (Signature) _____ (Print name)	_____ (Signature) _____ (Print name)
5.	_____ (Signature) _____ (Print name)	_____ (Signature) _____ (Print name)	_____ (Signature) _____ (Print name)
6.	_____ (Signature) _____ (Print name)	_____ (Signature) _____ (Print name)	_____ (Signature) _____ (Print name)

DATE: _____

7. CIRCUIT OVERSEER:

1. Are you in agreement with this project and the proposed scope of work? Please outline the needs fully, giving reasons for your conclusion, including the rate of growth in the participating congregation(s).

2. If this proposed project is located in a city having more than one congregation, did the elders meet initially with elders from neighboring congregations along with the circuit overseer(s) and Regional Building Committee to discuss property selection?—See paragraph 8, page 3, of the December 1990 *Our Kingdom Ministry*. _____

3. What will be the disposition of the Kingdom Hall(s) presently being used by the congregation(s) participating in this project? If not being sold, how many congregations will remain in each? (List the names of the congregations.)

Signature of circuit overseer: _____ (Print name)

Circuit (province or state and number): _____ **Date:** _____

8. REGIONAL BUILDING COMMITTEE:

Regional Building Committee (province or state and number): _____

_____ (Signature of committee member)	_____ (Signature of committee member)	_____ (Date)
_____ (Print name)	_____ (Print name)	

Prior to forwarding this application for approval, please verify the following:

- Overall completeness and accuracy
- All required signatures and dates
- Inclusion of *Property Evaluation Checklist* (S-106) if new property has been or is being purchased
- Inclusion of *Congregation Financial Survey and Resolution for a Loan From the Kingdom Hall Fund* (S-83) for each congregation listed on page 1.—See paragraphs 9 and 10 of the loan application instructions.
- Inclusion of completed *Annual Property Documents Work Sheet* (S-111) and associated property-ownership documents.—See paragraph 24 of the loan application instructions.
- Inclusion of completed *Corporation Promissory Note* (S-112) or *Trusteeship Promissory Note* (S-113)
- Copies of completed application have been supplied for each body of elders and the Regional Building Committee file

Mail application and attachments to: ATTN: KINGDOM HALL DESK
SERVICE DEPARTMENT
2821 ROUTE 22
PATTERSON, NY 12563-2237

INSTRUCTIONS FOR FILLING OUT THE *KINGDOM HALL LOAN APPLICATION (S-84)*

1. The Regional Building Committee is responsible for completing sections 1-5 and section 8 of the application. Sections 6 and 7 are to be completed by the Congregation Service Committee(s) and the circuit overseer of the titleholding congregation, respectively.
2. **PARTICIPATING CONGREGATION(S):** With the titleholding congregation listed first, all the congregations who will be responsible for repaying the loan should appear on page 1 along with their city, province or state, and congregation number. Generally, this will include all congregations meeting together at the same Kingdom Hall.
3. **PURPOSE(S) OF PROPOSED LOAN:** A loan may be requested for a lump-sum contribution to another Kingdom Hall project, for the renovation of an existing Kingdom Hall, or for the purchase of property and construction of a new Kingdom Hall. Please clearly mark all that apply. Applications for contribution loans should accompany the application for the related renovation or construction project.
4. If the congregation(s) has an existing loan from the Kingdom Hall Fund, the additional amount being requested will be added to the balance of the current loan and it will be restructured according to the ability to repay.
5. **PROJECT OVERVIEW:** For question 3-A, if a new property is being purchased and it does not yet have a street address, include a detailed description of its location. Please provide comprehensive responses to questions 3-C through 3-F, since this information will greatly assist the branch office to assess the need for the project.
6. If an apartment will be included in the project, the body(ies) of elders and the Regional Building Committee should submit a joint letter of recommendation to the branch office, providing full details. If the apartment is approved, the branch office will respond in writing separately from the loan application approval.
7. If any modifications are being recommended to the standard Kingdom Hall designs or the standard apartment design, please include a letter of explanation and a copy of the floor plan(s) and elevations.
8. For any significant modifications or additions to existing buildings, please include copies of floor plans indicating both existing conditions and proposed adjustments.
9. **FINANCIAL SUPPORT:** The total anticipated monthly contributions (4-C) are based on the results of the congregation financial survey; this figure is the same that appears on line E of the *Congregation Financial Survey and Resolution for a Loan From the Kingdom Hall Fund* (S-83). A completed, signed S-83 form for each participating congregation must be forwarded to the branch office along with the completed loan application.
10. After compiling the survey results, the appropriate figures should be entered in the resolution portion of the S-83 form. Thereafter, the resolution should be presented to each congregation for approval. (See the Question Box in the February 1994 *Our Kingdom Ministry*.) The titleholding congregation will also need to pass either the "Trusteeship Resolution" or the "Corporation Resolution" (on page 2 of the S-83 form) and will be required to complete either the *Corporation Promissory Note* (S-112) or the *Trusteeship Promissory Note* (S-113). Completed S-83 forms for each congregation and the promissory note must be forwarded to the branch office with the loan application.
11. Once the survey is taken and resolutions are passed, the publishers should begin contributing right away, as if already repaying the loan. Additional funds accumulated will help defray added expenses due to inflation and may ultimately reduce the amount borrowed from the Kingdom Hall Fund.
12. Total monthly expenses (4-D) is the estimated *combined total of all monthly expenses* for the congregation(s) repaying the loan. This includes all operation and maintenance expenses and any miscellaneous expenses but does *not include* the proposed loan payment or donations to the Kingdom Hall Fund or worldwide work.
13. The maximum monthly loan payment (4-E) should be close to the difference between the total anticipated monthly contributions (4-C) and the total monthly expenses (4-D). **All loans should be repaid as promptly as possible based on the financial circumstances of the congregation(s).** This makes funds available for other areas of need.—Phil. 2:4.
14. Funds borrowed from the branch office should be used only for their requested purpose.
15. **Financial assistance should never be solicited.**
16. **PROJECT ESTIMATES:** This section of the application provides for the cost estimates

associated with the four major components of a project: (1) Land purchase, (2) permits and fees, (3) property development (e.g., surveying, excavating, water detention, off-site improvements, and utilities), and (4) construction of the building itself.

17. Realistically estimating these expenses should prevent the need to request additional moneys from the Kingdom Hall Fund. Every effort should be made to complete the project under the estimated cost.
18. If the initial loan amount proves insufficient because of unforeseen or extenuating circumstances, a new S-84 form must be submitted. In such a case, the figures under "Project Estimates" should represent only the amount of the cost overruns in their respective categories.
19. The requested loan amount (5-G) should reflect the difference between the total estimated project cost (5-F) and the sum of all the funds accumulated by the congregation(s), anticipated proceeds from the sale of a Kingdom Hall, and anticipated personal loans and one-time donations.
20. **CONGREGATION SERVICE COMMITTEE(S):** The names and signatures of the Congregation Service Committee(s) should match the congregation(s) listed in Section 1 of the application.
21. **CIRCUIT OVERSEER:** The circuit overseer of the titleholding congregation will review the application, giving careful attention to whether the project addresses the overall needs in the area in a practical and cost-effective manner. If he supports what is being recommended, he will respond to the questions in this section, affix his signature and the date, and forward the application to the Regional Building Committee.
22. If possible, the circuit overseer of the titleholding congregation should consult with any other circuit overseer serving congregations involved in the project. Such will help ensure a thorough assessment of the proposal.
23. **REGIONAL BUILDING COMMITTEE:** Before signing the application, the representatives of the Regional Building Committee will carefully review it in its entirety, checking for completeness and accuracy.
24. By this time, the Regional Building Committee will have assisted the titleholding congre-

gation to compile all the needed property ownership paperwork that will be required before the branch office will disburse the requested funds. These documents are described in the *Annual Property Documents Work Sheet* (S-111). Include with the *Kingdom Hall Loan Application*: (1) A current completed copy of the S-111 form; (2) copies of **all** of the documents contained in the congregation's property document file (referred to on page 6 of the S-111 form); (3) the documents referred to in section 4, questions 1 and 2, of the S-111 form (for properties not yet owned); and (4) a comprehensive record search on *all properties* currently owned by the titleholding congregation done by a title company or an attorney that would show any open mortgages, liens, easements, or other encumbrances. The report(s) provided must be dated within the last two years. Acceptable reports include, but are not limited to, the following: Owner's Policy of Title Insurance, Attorney's Title Opinion, or title report.

25. Copies of the final completed loan application should be made for each congregation and for the Regional Building Committee file. The original should be sent to the branch office at the address indicated at the end of page 4. The application should be submitted during the early stages of project development but **no later than two months before the initial disbursement is required.**
26. Once the loan is approved by the branch office, the body of elders of the titleholding congregation and the Regional Building Committee will receive written notification from the Treasurer's Office.
27. When the disbursement of funds is requested, the branch office will put the loan amount on deposit for the building fund. Then the local elders or Regional Building Committee representatives assigned to manage the building fund can use the jw.org Web site to view the deposit balance and withdraw the loan as it is needed. Once the request for a withdrawal is made, the funds will settle into the linked bank account within three business days.
28. If moneys from the loan are left over after the project is completed, these should be returned promptly to the branch office to reduce the remaining debt. These funds should not be lent to other congregations or used to add embellishments to the local project.

NOTE: Detach pages 5 and 6 of this application before sending it to the branch office for approval.