



One Source Funding can assist in your financing needs:

Here at One Source Funding, we are excited at the prospect of working with you on this important decision concerning your church financing. Because we have been in the church financing business for over two decades and have chosen to focus on churches and religious organizations, we are able to offer the most comprehensive understanding of the process and can help every step of the way.

One Source Funding has secured over \$170 million in funding for churches to date, closing over 65 transactions. Our president, Wayne Shirley, has worked in the banking industry for 33 years in various capacities:

- As the Vice President of a WAMU branch, he grew his department from \$2.5 million to \$125 million per month;
- While serving as one of the founding members of Foundation Capital Resources, he helped them grow their portfolio from startup to over \$500 million in just four years;
- He has also been an integral part of the board of the Foundation Ministers Loan Fund that lends to churches in the Washington and Idaho areas;
- As a church member, Wayne has also served as the Treasurer and Board Member to some of the largest churches in the Northwest.

One Source Funding has the experience, the leadership, and the resources to aid you in navigating seamlessly through the church financing process.

With any finance venture, the three major areas of focus are the nature of the project, available programs, and financing options.



Project

One Source Funding takes time with each church to understand its needs. Whether it is a new loan or a refinance, we work to understand your situation before anything else and will outline the advantages and disadvantages of each financial option. You will receive counsel throughout the process, helping the decision makers in your organization better understand the process, enabling them to make the wisest decision to accommodate your financing needs. One Source Funding is an advocate for the church, not the bank, and as a result, your organization will always get the best rate from the best program that fits your need.

Programs

One Source Funding has a vast knowledge of the programs that are available and will work to match you with the right one. Your organization will be presented with the options and rates and will be guided through the process with experts looking out for your organization's well-being instead of the bank's bottom line. There are over 30 different lenders that perform loans for religious organizations and OSF will work with them to negotiate the best rate, uncover hidden fees, and save you money on costly mistakes. OSF will also assist you in developing a five year plan for additional phases and can help with supplemental funding, refinance opportunities as the market changes, and ways to take advantage of the equity you're earning. We recognize the importance of securing a loan with a lender who has the financial strength to finance your loan today as well as continue to meet the church's future financial needs as well. It is important that the lender have the capacity, back room support, and servicing ability to take care of the church after the loan closes.

Pricing

The result you are looking for is the best rate with the best program. OSF has the knowledge and ability to make that happen. Because we are a Christ-centered organization, we operate with full integrity and always counsel churches to go with the best option; even if it comes from a different source. Other organizations might require money up front; One Source Funding does not and only gets paid when you find the financing you desire.

Securing a loan is a very complicated and important decision and we work to take the confusion out of the process. One Source Funding understands how important this decision is, understands the situations and needs specific to church financing, and understands banks and programs. Combining our knowledge with integrity, we promise to work closely with you to provide the best financing option at the best rate.