LOW-COST LOANS WITH A MISSION RETURN

The "best" loan package may not be the one with the lowest interest rate, since excessive up-front fees can drive up the total cost of a loan. With LCEF loans, you get a very competitive rate with lower loan origination fees than many other financial institutions.

Plus the interest you pay helps other Lutheran congregations expand, renovate and reshape. So, don't just pay interest— Build Churches . . . Change lives!

If your church is expanding, renovating or refinancing, let us help.

> For more information or to request a loan packet, call

> > 1-800-843-5233

or visit us at www.lcef.org





Lutheran Church Extension Fund

WHEN YOU FINANCE YOUR BUILDING PROJECT WITH LCEF ...





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Don't just pay interest . . . help build churches and schools!

Paying interest on your church or school loan is inevitable. However, when you finance your project with LCEF, your interest helps build other churches and schools. And when ministries are built, lives are changed!

Much of the interest paid on LCEF loans will be reinvested in future loans to LCMS ministries. That can add up to substantial dollars—funds necessary for other churches and schools to build, expand or reshape their ministries. So, if you must pay interest, why not put it to work in support of the Great Commission?

Whether you need a short-term bridge loan or long-term financing, we can provide a low-cost loan to meet your needs. Let us help you design a great financial plan for your church.



For more information, contact us:

Lutheran Church Extension Fund 10733 Sunset Office Drive, Suite 300 St. Louis, MO 63127-1020 1-800-843-5233 • www.lcef.org







