



# UMF Development Fund Loan Application

*Please note the application must be completed in its entirety, including supporting documentation and any pertinent explanations of data, before it will be considered for processing.*

Application Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

\_\_\_\_\_  
Institution Name

\_\_\_\_\_  
Institution Corporate Name

\_\_\_\_\_  
Address

\_\_\_\_\_  
GCFA Number (if applicable)

\_\_\_\_\_  
City, State, Zip Code

\_\_\_\_\_  
Institution Phone Number

\_\_\_\_\_  
District

\_\_\_\_\_  
County

\_\_\_\_\_  
Pastor/President/CEO

\_\_\_\_\_  
Contact Name for Loan Purposes

\_\_\_\_\_  
Contact Phone Number

\_\_\_\_\_  
Contact Email

**Please provide the following names:**

\_\_\_\_\_  
Chairman, Board of Trustees

\_\_\_\_\_  
Secretary, Board of Trustees

\_\_\_\_\_  
Chairman, Finance Committee

\_\_\_\_\_  
Financial Secretary/Business Administrator

\_\_\_\_\_  
Treasurer

**Two officers of the Trustees who will sign loan documents on behalf of the institution:**

\_\_\_\_\_  
Trustee Representative One

\_\_\_\_\_  
Trustee Representative Two

Is your institution new; i.e. new church start? \_\_\_\_\_ Yes \_\_\_\_\_ No

Are you working with the Office of Church Development? \_\_\_\_\_ Yes \_\_\_\_\_ No

Are you working with Wesley Community Development? \_\_\_\_\_ Yes \_\_\_\_\_ No

Is your institution Chartered? \_\_\_\_\_ Yes \_\_\_\_\_ No  
If yes, year chartered: \_\_\_\_\_

Is your institution incorporated? \_\_\_\_\_ Yes \_\_\_\_\_ No

Is your institution invested in the UMF Development Fund of the United Methodist Foundation of WNC? \_\_\_\_\_ Yes \_\_\_\_\_ No

If yes, how much? \$ \_\_\_\_\_

If no, do you plan to invest in it? \_\_\_\_\_ Yes \_\_\_\_\_ No

**Please tell us about your connectional commitment** by providing us with your institution's apportionment history (if applicable) over the last five years. If less than 100% for any of the past five years, please submit an explanation on a separate sheet with the loan application.

	Year	Percentage Paid	Amount Paid
Current Year			
1st Previous Year			
2nd Previous Year			
3rd Previous Year			
4th Previous Year			

Are there any outstanding property insurance premiums? \_\_\_\_\_ Yes \_\_\_\_\_ No  
If so, how much? \$ \_\_\_\_\_

Are there any outstanding health insurance premiums? \_\_\_\_\_ Yes \_\_\_\_\_ No  
If so, how much? \$ \_\_\_\_\_

Are there any outstanding clergy pension contributions? \_\_\_\_\_ Yes \_\_\_\_\_ No  
If so, how much? \$ \_\_\_\_\_

Are there any other outstanding unpaid accrued bills? \_\_\_\_\_ Yes \_\_\_\_\_ No  
If so, how much? \$ \_\_\_\_\_

Please tell us about your scheduled services, attendance and financial stewardship:

Membership Information	Current Year	1st Previous	2nd Previous	3rd Previous
	20_____	Year - 20_____	Year - 20_____	Year - 20_____
Present Membership				
Total # of Families in Membership				
Average Worship Attendance				
Sunday School Enrollment				
Sunday School Attendance				
Average Weekly Offering	\$	\$	\$	\$
Average # of Giving Units				

**10 Largest Givers Profile.** Please list the total amount given by each of the 10 largest givers in the previous year:

1. \$ _____	2. \$ _____	3. \$ _____	4. \$ _____	5. \$ _____
6. \$ _____	7. \$ _____	8. \$ _____	9. \$ _____	10. \$ _____

How many worship services are held each Sunday? \_\_\_\_\_

When was the last time your membership roll was purged? \_\_\_\_\_

Please tell us about the age demographics of your membership and indicate % of membership represented by each range:

Profile of Age Groups	Current Year	1st Previous	2nd Previous	3rd Previous
	20_____	Year - 20_____	Year - 20_____	Year - 20_____
Under 18 years	%	%	%	%
Ages 18 - 29 years	%	%	%	%
Ages 30 - 44 years	%	%	%	%
Ages 45 - 59 years	%	%	%	%
Ages 60 - 74 years	%	%	%	%
Ages 75+ years	%	%	%	%

Is there anything unique or of note about your church, and/or your membership that you would like us to know and take into consideration? \_\_\_\_\_

**Please tell us about your church property:**

Building/Facility	Yes/No	Age	Capacity	Sq Footage	Exterior*
Sanctuary					
Auditorium					
Fellowship Hall					
Education Building					
Day Care					
Parsonage(s)					
Other					

*\*Type of exterior = wood, brick, metal, stone, vinyl, etc.*

**Please tell us about your financing needs/request:**

What is the loan amount you are requesting? \$ \_\_\_\_\_

What is this loan amount based on?

\_\_\_\_\_ Property purchase price (please include contract with agreed-upon selling price)

\_\_\_\_\_ Actual new construction quotes (please include quotes)

\_\_\_\_\_ Actual renovation/capital improvement quotes (please include quotes)

\_\_\_\_\_ Loan refinance (please include payoff statement from current lender)

\_\_\_\_\_ Combination of above factors (with all requisite quotes and paperwork)

What is the amortization period you are requesting? \_\_\_\_\_ 15 years \_\_\_\_\_ 20 years\*

*\*20 year amortizations are discouraged and will be considered only in rare situations.*

The Foundation will take first lien on the property. The tax valuation of the property is currently \$ \_\_\_\_\_, as of \_\_\_\_/\_\_\_\_/20\_\_\_\_. (The loan to value ratio can be no more than 80%.)

Is there any other collateral for this loan? \_\_\_\_\_ Yes \_\_\_\_\_ No

If yes, please describe: \_\_\_\_\_

What date do you anticipate needing the money? \_\_\_\_/\_\_\_\_/20\_\_\_\_

**Please tell us about the resources you have for the project:**

Cash on hand (that is dedicated to the project): \$ \_\_\_\_\_

Donations from District or Conference (anticipated): \$ \_\_\_\_\_

Church Development Grants (anticipated): \$ \_\_\_\_\_

Amount already paid on project: \$ \_\_\_\_\_

Other (detail on separate sheet of paper): \$ \_\_\_\_\_

Total Capital Campaign Pledges/Receipts: \$ \_\_\_\_\_

Total anticipated resources: \$ \_\_\_\_\_

**Please include the following financial information as attachments:**

1. Financial Statements for the past two years (required) or past three years (preferable)
  1. Balance Sheet (year to date)
  2. Income and Expense Statement (year to date)
  3. Year-End Financial Statements for each of the previous two/three years
2. If the loan is to refinance an existing loan, please include 12 months of payment history from your current lender.

**Do you plan to conduct a Capital Campaign to help pay for this project?** \_\_\_ Yes \_\_\_ No

If yes, please tell us about it:

1. \_\_\_ A Capital Campaign **has been conducted** and pledges were secured for a total of \$ \_\_\_\_\_, payable during the time period, \_\_\_/\_\_\_/20\_\_\_ - \_\_\_/\_\_\_/20\_\_\_.
2. \_\_\_ A Capital Campaign **will be conducted** and pledges will be secured for a total of \$ \_\_\_\_\_, payable during the time period, \_\_\_/\_\_\_/20\_\_\_ - \_\_\_/\_\_\_/20\_\_\_.

NOTE: The amount of pledges should equal the total of at least two years of the loan amortization.

As of \_\_\_/\_\_\_/20\_\_\_, the total amount received on these pledges was \$ \_\_\_\_\_.

Will a second Capital Campaign be held to secure pledges for debt retirement? \_\_\_ Yes \_\_\_ No

If yes, what is the anticipated date? \_\_\_/\_\_\_/20\_\_\_ - \_\_\_/\_\_\_/20\_\_\_

Do you have existing mortgage loans? \_\_\_\_\_ Yes \_\_\_\_\_ No

If yes, please tell us about it/them:

**First Mortgage:**

Name of Lender: \_\_\_\_\_ Loan Officer: \_\_\_\_\_

Address: \_\_\_\_\_  
Street City State Zip

Account/Loan #: \_\_\_\_\_ Loan Origination Date: \_\_\_\_/\_\_\_\_/\_\_\_\_ Interest Rate: \_\_\_\_%

Original Loan Amt: \$ \_\_\_\_\_ Current Balance: \$ \_\_\_\_\_

Monthly Payment: \$ \_\_\_\_\_ Amortization Period: \_\_\_\_\_ years

Physical Property Address: \_\_\_\_\_  
Street City State Zip

Legal Property Description: \_\_\_\_\_

**Second Mortgage:**

Name of Lender: \_\_\_\_\_ Loan Officer: \_\_\_\_\_

Address: \_\_\_\_\_  
Street City State Zip

Account/Loan #: \_\_\_\_\_ Loan Origination Date: \_\_\_\_/\_\_\_\_/\_\_\_\_ Interest Rate: \_\_\_\_%

Original Loan Amt: \$ \_\_\_\_\_ Current Balance: \$ \_\_\_\_\_

Monthly Payment: \$ \_\_\_\_\_ Amortization Period: \_\_\_\_\_ years

Physical Property Address: \_\_\_\_\_  
Street City State Zip

Legal Property Description: \_\_\_\_\_

**Other Debt:**

Does your institution have any additional debt (e.g. other mortgage loans, credit lines, unsecured notes, etc.)?

\_\_\_\_\_ No \_\_\_\_\_ Yes: If yes, please attach details on a separate sheet.

**Authorizing Resolution** (if applicable)

This certifies that the Charge Conference (or Church Conference) of the \_\_\_\_\_  
United Methodist Church, of the \_\_\_\_\_ District, on the \_\_\_\_\_ day  
of \_\_\_\_\_, 20\_\_\_\_\_, adopted the following RESOLUTION:

BE IT RESOLVED that the Trustees, or proper officials of the \_\_\_\_\_  
United Methodist Church, of the \_\_\_\_\_ District are hereby authorized  
to borrow money from the United Methodist Foundation of Western North Carolina, Inc.,  
not to exceed the amount of \$\_\_\_\_\_, and an amortization period  
not to exceed \_\_\_\_\_ years.

Date: \_\_\_\_\_ Signed: \_\_\_\_\_  
Charge/Church Conference Secretary  
\_\_\_\_\_  
Type or Print Name

**Recommendation of the District Board or if not applicable, the signature of the  
District Superintendent**

At a meeting of the District Board of the \_\_\_\_\_ District, held on the  
\_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_, it was recommended that a loan application of  
\$\_\_\_\_\_ be approved.

Date: \_\_\_\_\_ Signed: \_\_\_\_\_  
President of District Board  
\_\_\_\_\_  
Type or Print Name

Date: \_\_\_\_\_ Signed: \_\_\_\_\_  
Secretary of District Board  
\_\_\_\_\_  
Type or Print Name

**The recommendation of the District Board is not necessary/applicable.**

Date: \_\_\_\_\_ Signed: \_\_\_\_\_  
District Superintendent  
\_\_\_\_\_  
Type or Print Name

## Consent of the District Superintendent and Pastor

The undersigned individuals, as District Superintendent of the \_\_\_\_\_ District in which \_\_\_\_\_ United Methodist Church of \_\_\_\_\_ and as Pastor appointed to said church, certify that we have examined the forgoing application and, pursuant to Paragraphs 2540 and 2541 of the *Book of Discipline* of The United Methodist Church and consent and recommend that a loan of \$\_\_\_\_\_ with an amortization period not to exceed \_\_\_\_\_ years be granted.

Date: \_\_\_\_\_ Signed: \_\_\_\_\_  
District Superintendent  
\_\_\_\_\_  
Type or Print Name

Date: \_\_\_\_\_ Signed: \_\_\_\_\_  
Pastor  
\_\_\_\_\_  
Type or Print Name

## Attorney who will represent the church in this loan

\_\_\_\_\_  
Name of attorney (print or type), and Name of Law Firm

Address: \_\_\_\_\_  
Street City State Zip

Phone Number: (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ Fax Number: (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Email Address: \_\_\_\_\_



## **Checklist that you have included all of the following information:**

*Please note that failure to include the following information as a completed loan application packet will disable us to process your application and result in your application being returned for completion.*

1. \_\_\_\_\_ Two (or three) years of Financial Statements (in a bank-approved software format such as Quicken, QuickBooks, Automated Church Systems, etc.):
  - a. Balance Sheet (year-to-date)
  - b. Profit and Loss Statement (Income and Expense Statement; year-to-date)
  - c. Year-End Budget Reports
2. \_\_\_\_\_ Detailed description of the project, and ministries served by the project.
3. \_\_\_\_\_ Financial/cost breakdown of the project (as detailed as possible) with any projected savings (utility costs for upgraded HVAC, for example) .
4. \_\_\_\_\_ Current valuation of property from County Tax Website.
5. \_\_\_\_\_ Signed Certification of Understanding and Agreement, located on the last page of the Foundation's loan policies.
6. \_\_\_\_\_ Information relative to any outstanding debt, secured or unsecured, that your institution may have.
7. \_\_\_\_\_ If apportionment history is less than 100% for the past five years, please attach a letter explaining the reason, and the plans/steps to get back to 100%.
8. \_\_\_\_\_ Please provide a letter about the church, sharing the following:
  - a. What community ministries does the church sponsor/support?
  - b. What community programs are housed in the church facility and whom do they serve?
  - c. What percentage of church income is spent on mission projects, and describe those.
9. \_\_\_\_\_ Any other information you would like the Foundation Loan Team to know when considering your application.



*"Building the Church for Generations to Come"*

## **Loan Policy: Guidelines and Procedures**

### **Purpose**

The United Methodist Foundation of Western North Carolina, Inc. (UMF) supports the mission of The United Methodist Church by providing loans to United Methodist Churches, Districts, Institutions or other church extension agencies (herein called Applicants). Loans are conveyed for purchase, construction, expansion, major improvements, or for refinancing existing mortgages. The Loan Team of the UMF establishes maximum loan amounts, interest rates, and terms periodically. They are subject to change and Applicants are encouraged to check with the staff and/or the UMF website ([www.umfwnc.org](http://www.umfwnc.org)) for current loan limits and rates.

### **Projects for Which Loan Funds are Available**

1. New congregation's first building/facility
2. Expansion of facilities on existing site
3. Major improvement and/or replacement of existing facilities
4. Site purchases
5. Refinancing of existing loan with banks or other lenders
6. Projects with a cost exceeding \$100,000

### **Projects for Which Loan Funds are NOT Available**

Projects for which loan funds are not available include aesthetic and/or nonessential projects:

1. Organs
2. Bell Towers
3. Stained glass windows
4. Interior design/decorating
5. Facades
6. Landscaping
7. Projects that are estimated to cost less than \$100,000

Funding for these projects CAN be included in as part of a larger overall requested loan amount, if a minimum equity percentage of 20% is maintained.

## Loan Conditions

- A. The normal amortization period for any loan shall be 15 years. However, a 20-year amortization period may be approved on a case-by-case basis, and the UMF is authorized to establish amortization schedules, which may contain balloon provisions.
- B. The interest rate on loans shall be adjusted quarterly to 2.0% above the current rate paid by the UMF on its Participation Accounts in the Development Fund.
- C. Because the UMF has finite funding resources and wishes to provide those resources to as many United Methodist related institutions as reasonably possible, loans are made with the understanding that the borrower will draw these funds promptly as described below: It is not acceptable to the UMF for a borrower to only partially use a loan, or to attempt to use the loan as a line of credit. Accordingly, the UMF will charge a commitment fee equal to one percent (1%) of the amount of the loan (“Commitment Fee”). This Commitment Fee, upon the execution of the Commitment Letter, is fully earned and is due and owing to the UMF. The Commitment Fee will be due upon ten (10) days written notice from the UMF to borrower and may be drawn by the UMF at its option against any of the loan account not yet disbursed to the borrower. Notwithstanding the foregoing, if the loan is fully and completely disbursed to the borrower within ninety (90) days of the date of the Commitment Letter, or, if a construction loan, is fully and completely disbursed to the borrower on or before the end of the construction period described in the loan documents (collectively, the “Time Requirements”), the UMF may waive and not require payment of the Commitment Fee. Additionally, if borrower fails to comply with the forgoing Time Requirements, any remaining balance not drawn by the borrower shall then be advanced to the borrower and the borrower shall begin thirty (30) days thereafter making its payments of principal and interest.
- D. Loans are considered on a first come, first serve basis, as evidenced by a received-date stamped on the application (if physically mailed) or received in email inbox (if sent electronically). Priority will be given to Western North Carolina Conference institutions.
- E. Loans SHALL NOT BE MADE that will have the effect of establishing a line of credit. When an advance is made on a loan or when the current balance is being re-amortized, the amortization period cannot extend beyond the original (existing) amortization period.
- F. Loans will not be approved for structures that are inherently portable or relocatable in nature. Any structure that, in a construction appraisal would not be considered as a permanent asset and add value to the property, shall not be funded through the UMF. This would include, but is not limited to: portable or relocatable structures, fabric or membrane structures, tents, air-supported structures, tensioned structures or other similar structures.
- G. The borrower shall provide at least 20% of the cost of the project.
- H. If the loan is to be used for the purchase of property, the borrower shall provide a down payment equal to 20% of the purchase price.

## Loan Application Requirements

- A. The Loan Application form and supporting materials shall be **completed** and submitted to the UMF before formal consideration of a loan request will be made. This includes:
  - a. Project description and purpose; ministries served.
  - b. The consent and signatures of required authorities.
  - c. Two (or three) years of required financial statements.
  - d. When appropriate, the results of a capital funds drive, showing the receipt of pledges equal to 100% of the mortgage payments for the first two years.
  - e. Documentation showing the loan to value will not exceed 80%.
  - f. Documentation showing the total debt service of the institution will not exceed 35% of the total annual income of the institution (including building fund receipts).
- B. An authorized representative of the UMF will visit the project and meet with appropriate project officials to discuss the feasibility of the project, as well as to assess the ability of the institution to repay the full loan amount. This information will be included in the Loan Summary to the UMF Loan Team.
- C. The borrowing institution shall submit updated financial information if the formal loan application was completed more than 90 days prior to its date of consideration.

## Closing Conditions

- A. All loans shall be secured by a first mortgage on the appropriate property. If a cemetery is adjacent to the property, it must be subdivided and not included with this mortgage.
- B. Documents to be submitted are:
  - a. A Promissory Note.
  - b. A recorded Mortgage that includes language prohibiting the assumption of additional debt by the borrower without the written consent of the UMF directors.
  - c. An acceptable Mortgagee's Title Policy, showing the UMF as the holder of the first lien on the encumbered property.
  - d. Evidence of inclusion in the policy of insurance covering the church property.
  - e. A recorded Notice of Commencement recorded after the Promissory Note and the Mortgage.
  - f. If the loan is being used to purchase land, the results of an environmental impact study conducted by a firm acceptable to the UMF.
  - g. Other documents as deemed necessary by the counsel for the UMF.
- C. Documentation that a minimum of 20% of the cost of the project is on hand or has been expended on the project. In a land purchase situation, the 20% shall represent a portion of the down payment.
- D. All closing costs are the borrower's responsibility.

## **Loan Disbursement Conditions**

- A. If the loan proceeds are to be disbursed as a construction loan, the institution, with the approval of the UMF, shall enter into a Construction Loan Agreement that shall meet the following contractual arrangement:

Stipulated Sum Basis with 100% Performance Bond and 100% Labor and Material Payment Bond. The institution shall have an agreement with a General Contractor to construct the facility and to provide a one in the amount of the contract with the General Contractor. The form of Agreement between the Institution and the Contractor shall be one that is of an acceptable nature to the institution and the UMF. Bonds shall be provided by sureties licensed in the appropriate state (North Carolina or South Carolina) having a minimum rating B+ VI, as rated by *Best's Key Rating Guide*, current edition. Said bonds shall contain a Dual Obligee Rider naming the UMF as an obligee, and said bonds and rider shall be in such form, as the UMF shall require.

The UMF shall disburse the loan proceeds after effectuation of the following:

1. The institution has submitted documentation that all funds on hand for the project have been applied by the institution, except for those funds representing a 5%-10% contingency reserve,
2. Upon receipt of a copy of the 100% Performance Bond and the 100% Labor and Material Payment Bond,
3. Upon the appropriate request for funds by the proper institutional official, the architect, and the contractor,
4. Upon receipt of evidence that a copy of the Payment and Performance Bonds were recorded with the Notice of Commencement, and
5. Upon receipt of waivers of liens for all previous payments.

- B. If the loan proceeds are to be disbursed in a lump sum as payment, such as for the purchase of a building and property, the proceeds will be disbursed in a manner agreed upon by the institution and the UMF.

## **Loan Repayment Conditions**

- A. At the discretion of the UMF, during the first 12 months of a loan other than a construction loan, interest only shall be due monthly, on the first of each month. During this 12-month period, the borrower is encouraged to make principal payments in addition to the interest payments. At the end of this 12-month period, the monthly loan payment amount (consisting of interest and principal) shall be established. This regular monthly payment shall be based on the

principal balance at the end of this 12-month period, the interest rate that will be in effect on the 1<sup>st</sup> day of the month after the end of this 12-month period and the remaining amortization period. The first regular principal and interest payment will be due on the first day of the first month after the end of this 12-month period.

- B. On construction loans, interest only shall be due monthly, on the first of each month, on funds received to date. During the 12 months beginning on the first day of the month after the month in which the final draw on the loan proceeds occurs, interest only shall be due monthly, on the first of each month. During this 12-month period, the borrower is encouraged to make principal payments in addition to the interest payments. At the end of this 12-month period, the monthly loan payment amount (consisting of interest and principal) shall be established. This regular monthly payment shall be based on the principal balance at the end of this 12-month period, the interest rate that will be in effect on the 1<sup>st</sup> day of the month after the end of this 12-month period and the remaining amortization period. The first regular principal and interest payment will be due on the first day of the first month after the end of this 12-month period.
- C. No prepayment penalties shall be applied; however, additional payments on principal shall be made only at the time of the regular monthly payment.
- D. A late fee of 5% of the monthly payment will be charged on loan payments received after the 15<sup>th</sup> of the month. Monthly mortgage payments via electronic ACH are available and encouraged. These payments are processed on the 10<sup>th</sup> of each month.
  - a. Upon a loan becoming 30 days in arrears following the grace period, the loan shall be considered in default. The President of the UMF or his/her designee shall contact the appropriate institutional official directly to discuss ways to make the loan current.
  - b. If 30 days following the date of default, the loan has not been made current, the President of the UMF shall contact the appropriate institutional official and other appropriate institution, district and/or conference officers to discuss ways to make the loan current.
  - c. If 60 days following the date of default, the loan has not been made current, the President of the UMF shall meet with appropriate institutional official(s) and with other appropriate institution, district and/or conference officers to determine what steps, if any, can be taken to avoid foreclosure.
  - d. Foreclosure shall occur only upon the recommendation of the President of the UMF and the concurrence of the directors of the UMF after steps a – c above have been performed.

## **Insurance Settlements**

If an insurance settlement on mortgaged property is for \$25,000 or less, the UMF shall release the proceeds of the settlement to the institution; if in excess of \$25,000, the following shall apply:

- A. The proceeds of the settlement shall be placed in a participation account in the UMF Development Fund,
- B. The institution shall submit to the UMF a proposal detailing the plan and cost of repair, and
- C. Once the proposal has been approved by the UMF, the proceeds of the insurance settlement shall be disbursed as follows:
  - a. If the facility was totally destroyed, the UMF would retain that portion of the insurance settlement proceeds which represents the full value of the outstanding principal balance of the mortgage loan and release to the institution the remaining portion of the proceeds,
  - b. If the property is abandoned, the UMF would retain that portion of the insurance settlement proceeds which represent the full value of the outstanding principal balance of the mortgage loan, or
  - c. If the facility is to be repaired, the insurance settlement proceeds shall be disbursed in the same manner as a construction loan.

**Certification of Understanding and Agreement to UMF Loan Conditions and Policies**

We certify that we have read and understood the UMF Loan Conditions and Policies. We agree to be governed by them in the administration of a loan.

Chairperson, Board of Trustees \_\_\_\_\_

Chairperson, Finance Committee \_\_\_\_\_

Treasurer \_\_\_\_\_

Chairperson, Building Committee \_\_\_\_\_

Senior Pastor/President/CEO \_\_\_\_\_

Name of Institution \_\_\_\_\_

Area Code & Telephone Number \_\_\_\_\_

Fax Number \_\_\_\_\_