



## Natural Disaster Loan Program for LCMS Organizations

This loan and building assistance program is available to all eligible LCMS organizations located in natural disaster areas as declared by federal, state or local officials. LCEF will work alongside organizations in need of loan funding (new or adjustment of existing LCEF loans) and/or facility redesign, repair and construction with services from our architects and members of Laborers for Christ.

- Loan structured over 60 months.
- First 12 months: 0% interest, no payment required.
- Remaining 48-months: [Principal amortized at cost of funds](#).
- Fees: Loan origination fee waived.

All loans are subject to loan underwriting and LCEF's issuance of and terms of an approval letter.

If your organization currently has a loan with LCEF, you may be eligible for other considerations.

### Facility Planning, Construction, Improvements

LCEF will work alongside your ministry in need of design planning and construction with services from our architects and members of Laborers for Christ. Administrative fees associated with these services are waived if used in declared natural disaster areas.

### To Start the Process

Contact your [District Vice President](#) or [National Lending Team](#). They are a valuable resource and your local representative in the process.

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National Lending Team  
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