



**Tired of low-interest savings accounts ?  
Now you can get a 4-5% return – and bless the church !**

We are looking for investors to refinance our church, Vineyard Community Church, with a 10-year amortization period at 4% interest offered to investors of \$500 - \$19,999...

And at 5% interest offered to investors of \$20,000 and up!

This is to be repaid to investors with fixed monthly payments for 10 years.

**Here's how it works:** This fixed monthly payment would include both monthly principal and interest, and would be paid much like a home mortgage, amortized over a 10-year period.

The interest portion of the monthly payment would be at its highest in the beginning of the loan. Conversely, the principal portion paid each month would be at its lowest in the beginning of the loan. And with each progressive monthly payment, more of the repayment to investors would be applied toward the principal.

**The payment to investors would be the same amount per month**, with the possible exception of the last payment (which would include any remainder.) Actual amortization schedules for the 10-year period can be provided to investors upon request. A total of \$192,000 would need to be pledged before funds were collected (this amount is subject to change with the approval of the refinance committee) and the offerer reserves the right to withdraw this offer for investment should this amount fail to be pledged within a 6-month period beginning April 1, 2011 and ending October 31, 2011. **Funds for investment would need to be available within 30 days of all funds being pledged** (tentative investors will be notified), **but no later than Nov. 30, 2011.**

**Approximate payments would be \$10.12 per thousand dollars per month at 4% interest** amortized over a 10-year period.

For example, a **\$5,000 investment x \$10.12 = \$50.60 per month payment.**

**And payments would be \$10.61 per thousand dollars at 5% interest for investors of \$20,000 and over.**

For example **\$20,000 x \$10.61 would be a payment of \$212.20 per month** paid to the investor.

**Interest rates, payments, etc. are estimates only and not guaranteed, if you have any questions you should contact a financial expert.**

Please respond by email to Sandy Klosterman at [sklosterman@ameritech.net](mailto:sklosterman@ameritech.net) or Michael Feher at [mpfeher@yahoo.com](mailto:mpfeher@yahoo.com).

Please be in prayer for God's will and His blessing on this as we go forward in faith... Thank you all!

**Vineyard Community Church**

1928 East 300th Street

Wickliffe, Ohio 44092 (440) 944-4402 // (440) 352-2133