



**CANADIAN
BAPTISTS**
of Ontario
and Quebec

EXTENDING THE

KINGDOM OF GOD

Certificate Loan Program

A SACRED TRUST

We are all stewards of the resources, abilities, and opportunities that God has entrusted to our care. Nothing we are or have is really our own; God has merely consigned it to us to hold it in trust for a short time. This is Christian stewardship.

The Certificate Loan Program of the Canadian Baptists of Ontario and Quebec provides a unique and practical opportunity to serve our member churches. Certificate Loans made to Canadian Baptists of Ontario and Quebec (CBOQ) are to assist the CBOQ's Church Mortgage Program. Loans may be secured:

- At any time
- At a minimum amount of \$1,000.00
- In multiples of \$100.00
- For a term of:
 - One year bearing interest at 1.10%
 - Two years bearing interest at 1.35%
 - Three years bearing interest at 1.60%
 - Four years bearing interest at 1.85%
 - Five years bearing interest at 2.85%
- With interest payable on the anniversary date each year

A small penalty is charged for early redemption.

At the end of the term your loan may be:

1. Renewed for a further term
2. Redeemed
3. Donated to CBOQ

In addition, you may donate your interest to CBOQ.

APPLICATION FORM

Applicant Information:

Name: _____

Address: _____

Phone: _____

Email: _____

Please provide us with **alternate contact information** in case we are unable to contact you using the information provided above:

Name: _____

Address: _____

Phone: _____

Email: _____

Direct Deposit Information:

Canadian Baptists of Ontario and Quebec offers a direct deposit service whereby interest payments and redemption of your Certificate Loan are electronically deposited directly into your bank account.

Please **include a void cheque with your application**, and complete the following banking information sections:

Financial institution number: _____

Transit number: _____

Account number: _____

E-mail address for payment notifications: _____

Authorized individual name: _____

Authorized individual signature: _____

Certificate Loan Information:

Amount: _____

Term: _____

Interest Rate: _____ %

Social Insurance Number (for an individual): _____

Application Submission and Payment

This application form can be submitted by email to finance@baptist.ca or by mail to:

Canadian Baptists of Ontario & Quebec
5 International Blvd
Etobicoke, ON M9W 6H3

Cheques should be payable to “Canadian Baptists of Ontario and Quebec”.

Applicant Signature and Date:

Signature: _____

Date: _____

Please keep a copy of this application for your records.

For further information, please contact the CBOQ Finance Team by email at finance@baptist.ca or telephone at 416-622-8600.