



August 31, 2022

Presbytery of Southern New England
PO Box 388
Chester, CT 06412

Dear Friends,

Enclosed please find a copy of the loan commitment letter for another loan approved within your Presbytery.

The enclosed Presbytery resolution must be approved and signed by the Presbytery in order for the Borrower to obtain the loan. Once signed, please return the original document to me at 100 Witherspoon Street, Room 1045A, Louisville, KY 40202-1396.

One additional item, the Guaranty Agreement will be sent once the Borrower has returned their corporate documents to us. Once received, the original documents must be returned to our office prior to the loan closing being scheduled.

Should you have any questions or need assistance, please do not hesitate to contact me.

Sincerely,

A handwritten signature in cursive script that reads 'Ginger Harris'.

Ginger Harris
Loan Operations Specialist

CERTIFICATION/RESOLUTION FOR PRESBYTERY
GUARANTOR

I, _____, the duly elected and qualified Secretary of the Corporation of The Presbytery of Southern New England, Inc., a Connecticut nonprofit corporation do hereby certify that the following is a true and correct copy of the resolution adopted at a meeting of the corporation held on the ____ day of _____, 20__ at which a quorum was present.

RESOLVED, the St. Andrew Presbyterian Church ("**Church**") located at 310 Fort Hill Road, Groton, CT 06340 has applied for a loan as follows from the Presbyterian Church (U.S.A.) Investment and Loan Program, Inc. ("Lender") funded by Endowment Funded Loans:

Amount of Loan: \$50,000.00

FURTHER RESOLVED, The Presbytery of Southern New England, Inc., a Connecticut nonprofit corporation, ("**Presbytery**") having received and reviewed the Loan application of the Church, a member in good standing of this Presbytery, approves the Loan application, and guarantees the repayment of principal and interest on the loan to the Lender as described above. The officers of the Presbytery as listed on the attached Certificate of Incumbency marked Exhibit A are authorized to sign a guarantee and any and all documents of this loan as authorized agents of the Presbytery.

I certify that this resolution has not been modified, revoked, or rescinded and is in full force and effect this ____ day of _____, 20____.

Secretary of the Corporation

Typed or Printed Name