

Your Church. Your Finances.

Lutheran Church Extension Fund is a financial partner that shares your Lutheran values —without forfeiting competitive interest rates.

Contact us today at
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RESIDENTIAL LOAN PROGRAM

FOR ROSTERED CHURCH WORKERS

Residential Loan Program

LCEF is blessed to offer the Residential Loan Program to Lutheran Church—Missouri Synod (LCMS) rostered church workers. This program is designed to provide financial assistance to LCMS ordained and commissioned ministers, allowing them to effectively focus on their calling—witnessing and teaching the Gospel of Jesus Christ to others. Loans are available for the purchase or refinance of a primary, single-family residence only.

Benefits of the LCEF Residential Loan Program

- Competitive interest rates
- Lower down payment obligations
- No private mortgage insurance (PMI) required
- Friendly, knowledgeable loan officers
- Working with a lender who is empowering ministries

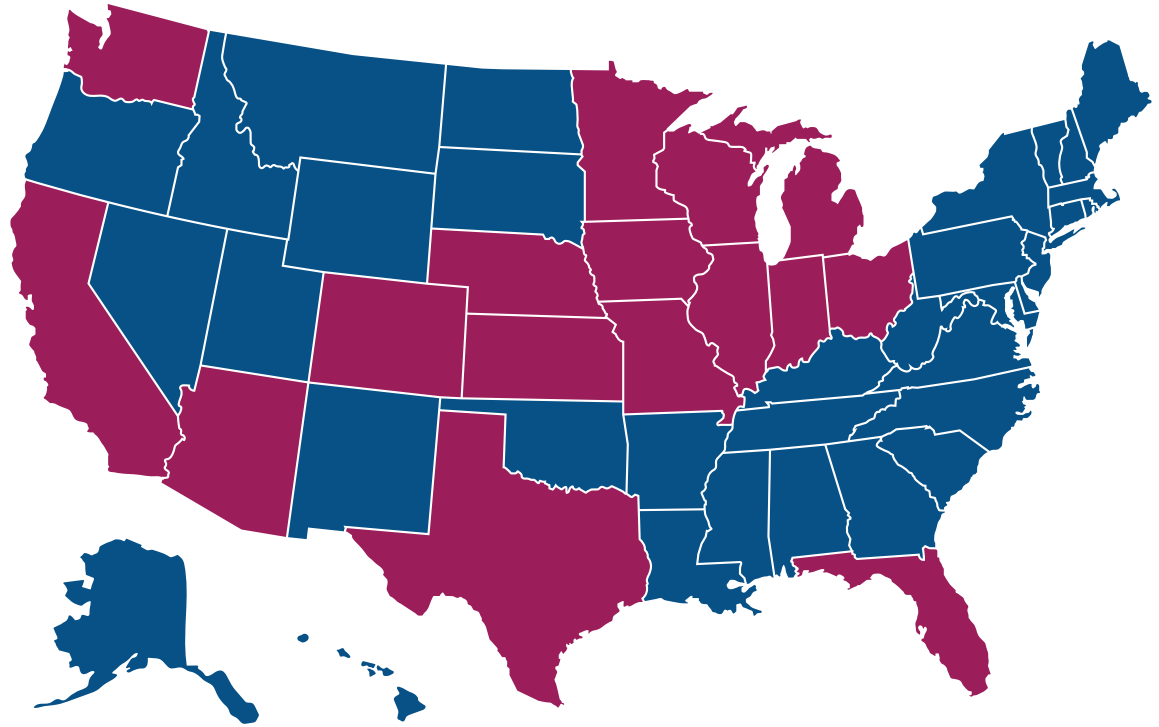
Eligibility Guidelines

To be eligible for an LCEF residential loan, the primary applicant must:

- Be a commissioned or ordained minister of the LCMS on active or emeritus status. (Note: Certified lay church workers and individuals currently on candidate status are not eligible to participate in this program).
- Residential loans are available to qualified applicants in approved states (see map).
- Qualify for an LCEF residential loan per the underwriting guidelines established by LCEF.

If you have questions regarding your loan eligibility or about the requirements for an LCEF residential loan, please call 800-843-5233 and ask for one of our loan officers in the RCW Loan Department.

Availability by State




How do I apply?

 State where Lutheran Church Extension Fund offers mortgage loans.

1. Apply online at lcef.org, or
2. Download the application from the LCEF website at lcef.org, or
3. Contact an LCEF information representative at 800-843-5233 between 7 a.m. and 6 p.m. (CT), Monday through Friday.

*Arizona— Specific state regulations apply. Please call and speak with a licensed loan originator today for details (800) 843-5233.

*Texas— Specific state regulations apply. All cash out refinances and straight refinances in excess of 80% loan-to-value are not available. Please call (800) 843-5233 for details!

 State where Lutheran Federal Credit Union offers mortgage loans.

To get more information, call LutheranFCU at 314-394-2790 or email loans@lutheranfcu.org.

