



## WHAT IS SUB4?

**SUB4** is an initiative focused on reducing LifePointe's total debt from **\$4.3 million to under \$4 million**.

## WHY ARE WE DOING THIS?

Our mortgage is a commercial loan, and like most commercial loans, it requires refinancing **every five years**. The next refinancing happens in **2026**. Lowering our debt now saves us in a couple ways:

- **Smaller Loan Amount = Smaller Monthly Payments**
- **Dropping Below \$4 million May Qualify US for a Better Interest Rate**

## WHY ACT NOW?

Since we took out the loan in 2021, **interest rates have gone up**. A 1% increase could mean an **extra \$4,000 per month** in payments.

However, if we reduce our total debt now - **especially below \$4 million** - we can help offset that increase and possibly get us a better rate.

## DATES?

This initiative will be open from October 1st, 2025 until December 31st, 2025.

## FAST FACTS

- 1. Current Monthly Mortgage: About \$27,000**  
The good news? We've comfortably made these payments - while **doubling both our Sunday morning attendance and annual giving** since moving into our building!
- 2. Less Debt = More Ministry**  
Paying down debt faster means more money for **outreach, ministry, new staff**, and future opportunities.
- 3. This Is a One-Time Gift**  
Sub4 is not a multi-year pledge campaign. It's a **one-time, tax-deductible gift** focused solely on reducing debt. Every dollar will go to pay down the principal. Yes, we'll have future building campaigns - like the Stable building (*Coming Fall 2026*) - but this is different.

## WANT TO HELP?

Have questions or want to give?

Contact our **Leadership** at [leadership@churchonafarm.com](mailto:leadership@churchonafarm.com)

You can give online at [lifepointechristian.net/sub4](https://lifepointechristian.net/sub4)

You can pay with cash or check (please indicate that gift is for SUB4).