

February 2008

Dear Church Family,

Two weeks ago, Pastors Ed and Matt addressed the church family of Crossroads Community Church with the purpose of updating us on our starter home. As presented, the bank requires that a down payment of \$2 Million be in place prior to a loan being approved. This development for all intensive purposes puts our schedule for starting the building construction phase back approximately 3 months. Rather than pressing to build and occupy a facility by December of 2008, we will be working to build and occupy a facility by March-April 2009.



This particular request of \$2,000,000 was not expected. In fact, down payment terms were significantly lower in previous discussions with our lenders. This was not because we missed something. Every requirement requested was met. However, due to the fluidity of economic changes within the U.S., loan requirements are narrowing for most institutions. In this case, our present lender believed more up front capital decreased the risk of the pending loan agreements.

Challenges like this situation are nothing new to those of you who have been here for awhile. We have encountered challenges in the past, but looking back we can clearly see God's hand in it all and the tremendous blessing that occurs through it. Initial efforts to purchase 10 to 40 acres were thwarted only to see God moving us into possession of the 70 plus acres we now own at the corner of Rt. 30 and Wolf's Crossing. In addition, early fund raising for The Legacy Project fell short of the \$4,000,000 goal. God was at work again. He was protecting us in two ways. First, many improvements were needed in the land infrastructure prior to starting a building. Secondly, our original building size would have been too small considering the growth our church has experienced in the 3 years since the campaign began.

The challenge before us is to receive \$2 Million before we break ground on our starter home. As discussed, we would like to break ground by the first week in June, 2008. What is sought here is not to increase your commitment. We are asking you, as part of Crossroads' family, to accelerate your first year time2build commitment by approximately 6 months. Of course, if you can give more than your commitment, it would be a tremendous blessing at this time.

In the meantime, we will still be working on our building; we will be finalizing building drawings, continue work on the land preparation & parking lot, soccer fields, etc. There is plenty of work required prior to bringing the first piece of concrete and steel out of the ground. Yes, we require the \$2,000,000 to enter the next phase as God directs. However, if we do not reach the \$2,000,000, we will schedule accordingly as money is received or as God directs us in His plan.

Finally, please remember that we must be very careful not to divert our monthly tithes to reach this challenge, lest we put the ministry in peril. We must always put ministry first and the facility in a supporting role.

People of Crossroads, let's do this! 2008 is time2build!

If you have any questions, please do not hesitate to let Pastor's Ed and Matt know.

"Suppose one of you wants to build a tower. Will he not first sit down and estimate the cost to see if he has enough money to complete it?" Luke 14:28