

(Preliminary minutes – subject to approval by Presbytery of Lake Huron)

PRESBYTERY OF LAKE HURON

Stated Meeting – March 7, 2026

The Presbytery of Lake Huron was called to order with prayer by the Moderator, Paul Pfeuffer, at 9:30 a.m., on Saturday, March 7, 2026, and was held via Zoom.

The Stated Clerk reviewed the meeting instructions and Zoom protocols.

The roll was taken, and the moderator announced that a quorum was present.
[ATTACHMENT A]

MOTION WAS SUSTAINED to seat Matthew Aragon-Bruce (Lake Michigan) and Luke Choi (Western Reserve) as Corresponding Members.

Welcoming of new commissioners was held.

MOTION WAS SUSTAINED to adopt the docket.

MOTION WAS SUSTAINED to approve the items on the Consent Agenda. They are as follows:

1. Approve the minutes of the December 2, 2025 Presbytery meeting.
2. Approve a renewal of the previously Presbytery approved motion that congregations who request it be granted a one-year exception to G-2.0404, allowing elders and deacons to serve beyond the normal limit of six years.
3. Approve the following actions with regard to the review of Session minutes and Church Registers:
 - a. The minutes of the following churches be approved without exception: Cass City Fraser, Saginaw First, Flint First
 - b. The minutes of the following churches be approved with exception: None
 - c. The minutes of the following churches were not approved: None.
 - d. The church registers for the following churches be approved without exception: Cass City Fraser, Saginaw First, Flint First
 - e. The church registers for the following church be approved with exceptions: None

WORSHIP was led by the Presbytery's Pastors To Pastors, Brenna Overland and Joseph Novak.

A short break was taken after worship.

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The **TRUSTEES** report was given by Glenn Grant and Linda Graham.

Discussion was held regarding Davison-St. Andrews.

MOTION WAS SUSTAINED to approve that Davison-St. Andrews Presbyterian Church, 8192 Davison Rd, Davison, MI, may accept the purchase agreement with Journeys Ministries, 102 S. Main St, Davison, MI to sell their church building and property for \$300,000 (cash sale). [ATTACHMENT B]

MOTION WAS SUSTAINED to approve the relocation of the Davison St. Andrews Presbyterian Church to 102 S. Main Street, Davison MI 48423 from its current location.

Trustees presented the following items for information:

1. The following were re-elected as the officers for the Trustees:

President	Rev. Glenn Grant, Honorably Retired
Vice President	Elder Tim Rutzen, Bay City Westminster
Secretary	Rev. Ted McCulloch, Stated Clerk
Treasurer	Elder Roger Scovill, Saginaw Countryside Trinity
2. Appointed Elder Charles Hewitt, Bay City-First and Elder Sue McClary, Saginaw-First to the Investment Committee.
3. Per the Presbytery policy of 75% of the prime rate on January 1, 20-26, the Trustees approved the Presbytery loan interest rate for 2026 to be 5.06% for all future loans.

A prayer for Davison-St. Andrews was led by Glenn Grant at the conclusion of the Trustees report.

The **BOARD OF PENSIONS** report was given by Luke Choi.

The **SYNOD OF THE COVENANT** report was given by Matthew Aragon-Bruce (Director of Cultivating the Gift of Preaching Initiative) and Chip Hardwick (Synod Executive).

The **NOMINATING TEAM** report was given by Scott Kroener.

MOTION WAS SUSTAINED to elect Trish Martin, Elder, Midland-Memorial, as Synod Commissioner, Class of 2028

The **STATED CLERK'S REPORT** was given by Ted McCulloch.

MOTION WAS SUSTAINED to approve the 2025 Annual Statistical Report [ATTACHMENT C]

The Stated Clerk presented the following items for information:

1. Training for elders to serve communion in their home congregations or moderate Session for other congregations will be held at Fairgrove Presbyterian Church on Saturday, April 11, 2026, starting at 10 AM. Further information will be in upcoming additions of the Presbytery's Bi-Weekly Brief.
2. Schedule of the remaining 2026 Presbytery meetings:

<u>Date</u>	<u>Host</u>
June 2, 2026	Linden
September 15, 2026	Holly
December 1, 2026	Flint First

The **PRESBYTERY COUNCIL** report was given by Beth Asperger.

MOTION WAS SUSTAINED to elect Elder Linda Kennan (Midland-Memorial), Region 2 and Rev. Paul Pfeuffer (Flushing), Region 3, to the Nominating Team, Class of 2028.

The Presbytery Council presented the following items for information:

1. Elected Elder Beth Asperger as Moderator of the Presbytery Council for 2026. Rev. Andrew Miller was re-elected Vice-Moderator of the Presbytery Council for 2026.
2. The following were appointed to their respective committees:

Budget & Finance	Elder Roger Scovill (ex-officio) and Elder Beth Asperger
Planning/Visioning/Equipping	Rev. Paul Pfeuffer, Elder Linda Kennan, Rev. Joseph Novak and Rev. Brenna Overland
3. Designation of the Presbytery meeting offering will be to the Mission Grant program.
4. The following were re-appointed to positions on the Personnel Team, Class of 2026:
 - Elder Janie Gugino, Saginaw-First
 - Elder Bonnie Rapson, Kinde-First
 - Elder Ed Savage, Birch Run-Taymouth
 - Rev. Kim Strunz, Member-at-Large
5. Elder Beth Asperger, Elder Linda Kennan and Rev. Dawn Russell were appointed to the Listening and Discovery Committee in response to the motion from the December 2025 Presbytery meeting regarding the establishment of such a committee.

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6. Approved sending a letter to the Presbytery of Chicago expressing prayers and support for the witness of that Presbytery and its communities during the immigration protests. Please contact the Presbytery office for the complete text.
7. Approved the 2026 Presbytery meeting dates along with permission for Communion to be served at any or all of the Presbytery meetings:
 - March 7 – Zoom
 - June 2 – Linden
 - September 15 – Holly
 - December 1 – Flint-First

The **COMMISSION ON MINISTRY AND MINISTRY PREPARATION** report was given by Dawn Russell.

The Commission on Ministry and Ministry Preparation reported that it took the following actions on behalf of presbytery:

1. Approved the renewal of the Pastoral Partnership Agreement between the Rev. Denny Irish, Vassar-First and First United Methodist Church of Vassar effective January 1, 2026 for a period of one year. Time expectations to Vassar-First is part-time (20 hours/week). The following are the terms for Vassar-First's portion of his salary and funds will be paid to Vassar-First United Methodist on a monthly basis.

Salary	\$40,929/annum (\$3,411/month) (Vassar-First's portion)
Housing	Included in salary paid to V-FUMC
Medical	Included in salary paid to V-FUMC
Continuing Education	Included in salary paid to V-FUMC
Travel Reimbursement	Included in salary paid to V-FUMC
Vacation Time	4 weeks including 4 Sundays
Study Leave	2 weeks including 2 Sundays
Additional Leave	4 weeks on the 5 th Sundays on the month

2. Approved the part-time (approximately 48 days/year) CRE Covenant renewal between Elder Jon Baker and Rosebush for a period of one year effective November 1, 2025. Terms are as follows:

Cash Salary	\$200/week
Vacation Time	4-8 Sundays
Study Leave	N/A

The Rev. Andrew Miller will continue to serve as his mentor.

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3. Approved the part time (8-10 hours/week) Temporary Relationship covenant between Grand Blanc-Kirkridge and Elder Julianne Princinsky effective January 1, 2026 for a period of six months. Terms are as follows:

Cash Salary	\$1,200/month
Social Security/Medicare	\$91.80/month
Vacation	2 weeks including 2 Sundays
Study Leave	1 week including 1 Sunday

4. Approved the full time Temporary Relationship covenant between Davison-St. Andrew's and Rev. Linda Graham effective January 1, 2026 for a period of one year. Terms are as follows:

Cash Salary	\$25,000
Housing Allowance	\$22,000
IRA Allowance	\$4,000
Medical (estimate)	\$3,500
Vacation Time	4 weeks including 4 Sundays
Study Leave Time	2 weeks including 2 Sundays
Family Leave Time	Up to 12 weeks

5. Approved the CRE contract between Elder Mark Garavaglia and Sandusky and Yale-First congregations effective January 1, 2026 for a period of one year. Terms are as follows:

Salary	\$837/week [split 60% (Sandusky)/40% (Yale)]
Medical	\$800/month
Continuing Education	\$1000/year
Travel Reimbursement	At current IRS Rate
Vacation Allowance	4 weeks including 4 Sundays
Study Leave	2 weeks including 2 Sundays
Family Leave Time	Up to 12 weeks

The Rev. Robbie Carnes continues to serve as his mentor.

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6. Approved the part-time (25 hours/week) Temporary Supply Covenant renewal between the Rev. Sue Hand and Tawas effective for a period of one year, effective January 1, 2026. Terms are as follows:

Cash Salary	\$27,000
Housing Allowance	\$25,000
Travel Reimbursement	At IRS rate
Vacation Time	4 weeks (non-consecutive) including 4 Sundays
Study Leave Time	3 weeks including Sundays
Compensatory Time Off	5 weeks including Sundays 12 weeks plus Sundays at one week per month
Family Leave Time	Up to 12 weeks
Reimbursable Items	Study leave allowance, phone calls, professional expenses and others

7. Approved the renewal of the part-time (35 hours/month) Temporary Relationship Covenant between the Rev. Chris Thomas and Holly effective March 1, 2026 for a period of one year. Terms are as follows:

Housing	\$1,000/month
Travel Reimbursement	At current IRS Rate
Vacation Time	4 weeks including 4 Sundays
Study Leave Time	2 weeks including 2 Sundays
Family Leave	12 weeks
Study Leave Allowance	\$650/year
Professional Expenses	\$500/year

8. Appointed Kim Strunz as Moderator of Session for Caro-First and Cass City-First.

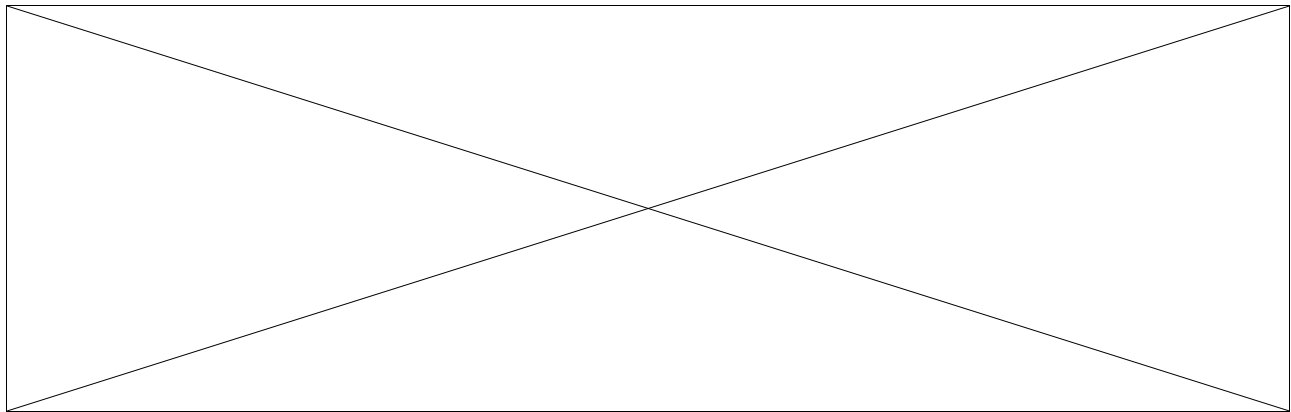
The meeting was adjourned following prayer by Paul Pfueffer at 11:30am. The next stated meeting of the Presbytery of Lake Huron is scheduled to be held on June 2, 2026 at Linden Presbyterian Church, Linden, Michigan beginning at 9:30 a.m.

Respectfully Submitted,

Ted McCulloch
Stated Clerk

ATTACHMENT A – Attendance

NAME OF MINISTER	Present	Excused	Absent	NAME OF MINISTER	Present	Excused	Absent
Ahn, Daniel (HR)		1		Moody, Chris		1	
Asperger, Nathaniel	1			Moon, Hakbae		1	
Becker, John (HR)		1		Morningstar, Mark	1		
Blackburn, David (HR)		1		Neumann, James (HR)		1	
Blatt, Karen (HR)	1			Novak, Joseph	1		
Borycz, Edward (HR)		1		Overland, Brenna	1		
Browne, Roger (HR)		1		Park, Dong Won (HR)		1	
Carnes, Lindsey		1		Parker, Kenneth (HR)		1	
Carnes, Robbie	1			Pekich-Bundy, Katrina	1		
Chambers, Jan (HR)		1		Pfeuffer, Paul	1		
Cunningham, Bruce (HR)		1		Piper, Brant		1	
Emrich, Robert (HR)		1		Piper, Leslie (HR)		1	
Eshelman, David (HR)		1		Russell, Dawn	1		
Evans-Justin, Mary Anne (HR)		1		Saperstein, Dan (HR)		1	
Graham, Linda	1			Schramm, Matthew		1	
Grant, Glenn (HR)	1			Shafer, Hal		1	
Grimes, Ronald (HR)		1		Shugert, Stephen (HR)		1	
Hand, Sue	1			Snyder, Noel		1	
Jensen, Christina	1			Stilwell, Elizabeth		1	
Kim, Do Hyeong		1		Strunz, Kim		1	
Kroener, Scott	1			Swihart, Dale (HR)		1	
Lawther, Rich (HR)		1		Taylor, Robert (HR)		1	
Lee, Hoon Koo		1		Thomas, Chris		1	
Ludwig, Michael		1		Todd, Cassie	1		
Marquardt, Charles (HR)		1		Walser, Joseph (HR)		1	
Mayton, Wally		1		Young, Jane		1	
McCulloch, Ted	1			Ytterrock, Paul		1	
Miller, Andrew	1						
Milton, Jamie	1						
				Total Present	18		
				Total Excused		38	
				Total Absent			0



ATTACHMENT A – Attendance (Continued)

NAME OF CHURCH	<u>Present</u>	<u>Absent</u>	<u>Elder Commissioner(s) Present</u>
Alma-First	1		Susan Malone
Bay City-First	1		Clark Hughes
Bay City-Westminster		1	
Beaverton		1	
Birch Run		1	
Breckenridge		1	
Caro		1	
Cass City-First		1	
Cass City-Fraser	1		Elizabeth Leitch
Croswell		1	
Davison-St Andrew's		1	
Deckerville		1	
Elkton-Chandler		1	
Fairgrove	1		Beth Asperger
Fenton-First	1		Janet Stork
Fenton-Tyrone		1	
Flint-First	1	1	Linda Gibbs
Flint-Trinity United		1	
Flint-Unity		1	
Flushing	1		Annette Nickel
Grand Blanc-Kirkridge	1		Alicia Handlin
Harbor Beach		1	
Holly	1		Jim Lyles
Houghton Lake		1	
Ithaca-First		1	
Ithaca-Lafayette		1	
Kinde-First		1	
Lapeer-First	1		Linda Hamilton
Linden	1		Dennis Blank
Marlette-First		1	
Marlette-Second		1	
Midland-Memorial	2		Karen Dastick and Paul Teed
Mt. Pleasant		1	
Rosebush		1	
Saginaw-Countryside Trinity		1	
Saginaw-First	1		Janie Gugino
Saginaw-Korean		1	
Saginaw-Second	1		Kathryn Myers
Sandusky		1	
Swartz Creek		1	
Tawas	1		Alan Gould
Twining		1	
Ubly		1	
Vassar		1	
Yale		1	
Total Present	16		
Total Represented	15		
Total Not Represented	30		

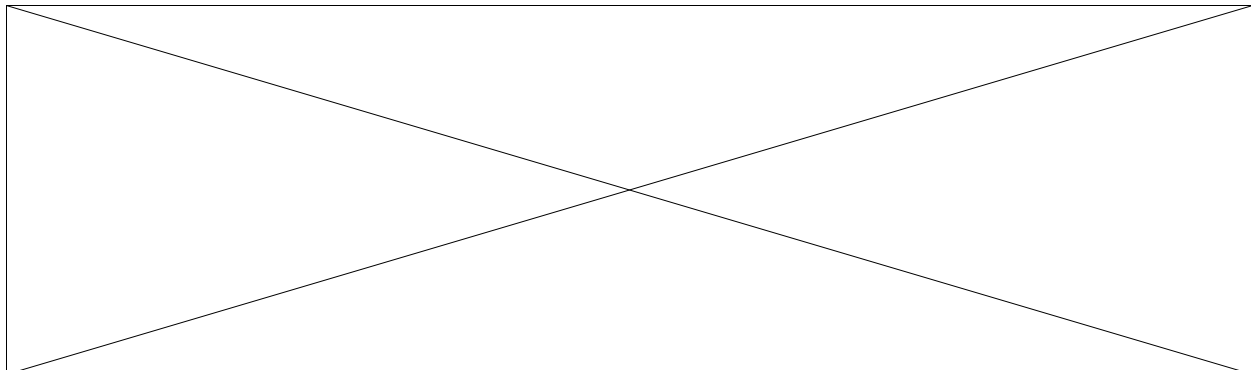
ATTACHMENT A – Attendance (Continued)

ELDER MEMBERS	<u>Present</u>	<u>Absent</u>	<u>Excused</u>
Beth Asperger (Council) ***			
Adam Engel (Trustee)			1
Janie Gugino (Council) ***			
Chuck Hewitt (Trustee)			1
Linda Kennan (Presby VM)	1		
Sue McClary (Trustee)			1
Ed Savage (Council)			1
Roger Scovill (Treasurer)			1
Tim Rutzen (Trustee)			1
Total Elder Members	1	0	6

*** Signed in as Elder Commissioner, did not count here

COMMISSIONED RULING ELDERS	<u>Present</u>	<u>Absent</u>	<u>Excused</u>
Jon Baker			1
Jon Essex			1
Mark Garavaglia			1
Shaun Hardimon			1
Bonie Rapson	1		
Chris Wolf	1		
CRE Attending	2		
CRE Not Attending	0		
CRE Excused	4		

CATEGORY	<u>Present</u>	<u>Absent</u>	<u>Excused</u>
Members of Presbytery	18	0	38
Corresponding Members	2		
Commissioned Ruling Elders	2	0	4
Church Commissioners	16	30	
Elder Members	1	0	6
Visitors (Including LHP Staff)	5		
Total People in Attendance	44		
Churches represented	15		
Churches not represented		30	



ATTACHMENT B – Sale of Davison-St Andrews Property



THIS IS A LEGALLY BINDING CONTRACT. IF NOT UNDERSTOOD, SEEK LEGAL COUNSEL.
East Central Association of REALTORS® - Purchase Agreement

1. **AGENCY RELATIONSHIP** - The undersigned Buyer(s) acknowledge that they have read and signed the Disclosure Regarding Real Estate Agency Relationships dated 10/14/2025. The selling licensee is acting as a Dual Agency.

2. **OFFER TO PURCHASE** - The undersigned, hereinafter known as "Buyer(s)" hereby agrees to purchase property listed with Ayre Rhinehart Action and purchased through Ayre Rhinehart Action, the property commonly known as: 8192 Davison Rd. Davison Zip: 48423 and legally described as: W 480 ft of E 3/4 of NE 1/4 of NW 1/4 Sec 8 T7N-R8E

(Property size and square footage of all structures located herein are approximate and not guaranteed.) Tax I.D.# 05-08-100-027 and located in the City Village Township of Davison, County of Genesee, Michigan. Buyer(s) accepts all existing building and use restrictions, deed restrictions easements and zoning ordinances, if any, and to pay therefore, the sum of Three Hundred Thousand dollars (\$ 300,000.00).

3. **TERMS OF PURCHASE** – As indicated by "X" below, (other unmarked terms do not apply). Payment of the cash portion of the purchase price is to be a cashier's check or certified funds.

Cash Sale: The full purchase price payable in the form of a cashier's check or certified funds upon the delivery of a recordable Warranty Deed conveying title in the condition provided for herein. Funds to be verified on or before N/A. In the event the Buyer(s) or Buyer(s) Agent does not provide the Seller(s) Agent with verified funds by the date provided, the Seller(s) may terminate this agreement by a written notice to the Buyer(s) or Buyer(s) Agent.

New Mortgage: The full purchase price upon the delivery of a recordable Warranty Deed conveying title in the condition provided for herein. Contingent upon property appraising for a minimum of sales price, if required and the Buyer(s)'s ability to obtain a _____ mortgage, at no cost to the Seller(s) unless agreed to in writing, amortized for no less than _____ years, in the amount of _____% of purchase price, which Buyer(s) shall make written application within _____ calendar days after the later of: (a) Seller(s) and Buyer(s) acceptance of this contract; and (b) waiver/satisfaction of any inspection contingencies contained in paragraph 14 below. If Buyer(s) fail to deliver to Seller(s) evidence of the loan approval before _____, 20, Seller(s) may cancel this agreement with written notification to the Buyer(s) and/or Buyer(s) agent.

In the event that the Buyer(s) does not make a written application for financing by the date provided above, the Seller(s) may terminate this agreement by written notification to the Buyer(s) or Buyer(s) Agent.

Any extensions to the above time frames must be in writing and agreed to by both parties to be valid.

Sale to Existing Mortgage Land Contract: Upon execution and delivery of
 A recordable Warranty Deed and subject to existing mortgage
 Assignment of vendee's interest in Land Contract.

Buyer(s) to pay the difference (approximately \$ _____) between the purchase price and the balance as of day of closing, of said mortgage or land contract bearing interest at _____ % per annum and with monthly payments of \$ _____ which _____ do not include tax and/or insurance, which Buyer(s) assumes and agrees to pay. Buyer(s) agrees to reimburse Seller(s) for any funds held in escrow. Buyer(s) to pay all taxes and insurance costs if not included in the monthly payment stated above (see paragraph 11). **SELLERS(S) UNDERSTANDS THAT THE SALE OR TRANSFER OF THE PROPERTY DESCRIBED IN THIS AGREEMENT MAY NOT RELIEVE THE SELLER(S) OF ANY LIABILITY THAT SELLER(S) MAY HAVE UNDER THE MORTGAGE(S) OR LAND CONTRACT(S) TO WHICH THE PROPERTY IS SUBJECT, UNLESS OTHERWISE AGREED TO BY THE LENDER OR VENDOR OR REQUIRED BY LAW OR REGULATION.**

Land Contract/Purchase Money Mortgage: Buyer will purchase the property on land contract purchase money mortgage on the terms set forth in the attached seller financing addendum.

Address: 8192 Davison Rd. Davison 48423

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4. **SELLER CONTRIBUTIONS** - At close of sale, in addition to Seller's normal closing cost(s), Seller hereby agrees to pay the following from their proceeds on behalf of the buyer up to: ____% of sales price or \$ _____, toward Buyer closing costs, pre-pays, and escrows, and Lender approved costs. _____

5. **CLOSING FEES** - Seller shall pay transfer taxes and other costs required to convey title. Buyer shall pay all costs required for recording Deed and any security instruments. Buyer and Seller will each be responsible for the payment of their own closing fees. **Purchaser and seller agree to split equally title company closing fee.**

6. **PURSUANT TO THE ABOVE IDENTIFIED TERMS OF PURCHASE, SELLER(S) AND BUYER(S) AGREE TO CLOSE ON OR BEFORE 04/08/2026 (DATE) UNLESS OTHERWISE MUTUALLY AGREED IN WRITING. BUYER(S) AND SELLER(S) HAVE A RIGHT TO REQUEST A COMPLETE COPY OF CLOSING DOCUMENTS 48 HOURS PRIOR TO CLOSING.**

7. **FIXTURES AND IMPROVEMENTS** - All improvements and fixtures are included in the purchase price if in or on the property, including the following: all buildings, landscaping; lighting fixtures and their shades and bulbs; ceiling fans, drapery and curtain hardware, window coverings, shades and blinds, built-in kitchen appliances including; garbage disposal, drop-in ranges and range hoods; wall to wall carpeting, if attached; all attached mirrors; all attached shelving; attached work benches, stationary laundry tubs, water softener (unless rented), water heater, sump pump, water pump and pressure tank; heating and air conditioning equipment (window units excluded), attached humidifiers; heating units including; add-on wood stoves and wood stoves connected by flue pipe, fireplace screens, inserts and grates, fireplace doors, if attached, liquid heating and cooking fuel tanks if owned by Seller(s); installed generator and all support equipment, TV antenna and complete rotor equipment, television wall and/or ceiling brackets, invisible fence, equipment and accessories, all support equipment for in ground pools; screens, storm windows and doors; awnings, basketball backboard and goal, mailbox, fences, detached storage buildings, underground sprinkling, including the pump, installed outdoor grills, all plantings and bulbs, garage door opener and control(s); and any and all items and fixtures permanently affixed to the property.

Exclusions: Included with sale: Oven/Range, Refrigerator, Portable Dishwashersee item 28 below...

8. **PRIMARY HEATING FUEL** - (propane, fuel oil, corn, wood, etc., if applicable) Seller(s) shall maintain an adequate amount of primary heating fuel (if primary heating system requires) on the property until possession is surrendered. Any remaining heating fuel after possession is surrendered shall belong to the Buyer(s) and Seller(s) shall not be entitled to any credit from the fuel provider.

See attached Bill of Sale / Personal Property Statement

9. **TITLE** - As evidence of title, Seller(s) agrees to furnish Buyer(s) at Seller(s)'s cost, a title commitment and after closing, a policy of title insurance in an amount not less than the purchase price, bearing date later than the acceptance hereof and insuring the title in marketable condition.

With standard exceptions With Enhanced/Extended Coverage. If an Enhanced /Extended Coverage Title Policy is requested, all additional expenses incurred shall be the responsibility of the Buyer(s). **Title Objections:** If objection to the title is made, based upon written opinion of the Buyer(s)'s attorney that the title is not marketable as required for performance hereunder, the Seller(s) shall have thirty (30) days from the date they are notified in writing of the particular defects claimed, either (1) to remedy the title, or (2) if unable to remedy the title, to refund the deposit in full termination of this agreement. If the Seller(s) remedies the title within the time specified, the Buyer(s) agrees to complete the sale. Seller(s) agrees to sell and convey marketable title to the property subject to easements and restrictions of record and including gas, oil and mineral rights owned by Seller(s). Title to any gas, oil and mineral rights to be conveyed but not warranted by Seller(s).

10. **OCCUPANCY: Seller will give occupancy as follows:**

Upon closing agent's receipt of executed closing documents and funds

14* days after closing by 12:00 noon. Seller will pay Buyer 0.00 per day as an occupancy charge, such amount to be paid at closing as set forth below. If Seller fails to deliver possession by the agreed upon date, Seller shall become a tenant at sufferance and shall pay Buyer as liquidated damages \$ 0.00 per day plus Buyer's reasonable attorney's fees. Seller is liable to Buyer for damage to the property occurring after closing and before vacating, to the extent not covered by the Buyer's homeowners policy, as well as for any deductible portions of a covered claim. Total occupancy fee paid at closing to be held in escrow by N/A. After Seller vacates property, the escrowed funds shall be used to pay the accrued occupancy charge to Buyer, and the balance, if any, shall be refunded to Seller.

***Journey Ministries agrees to physically help St. Andrew's move "sentimental value" items and "business related files and cabinets to a new facility or storage unit within 14 days after closing date.**
~~Total occupancy fee to be paid directly at closing to Buyer without proration.~~

Address: 8192 Davison Rd. Davison 48423

10a. CONDITION OF PROPERTY: Buyer shall have the right to a walk-through inspection of the property within forty-eight (48) hours prior to closing in order to determine the property has been maintained in its current condition. Buyer accepts the property in its AS-IS present condition, subject to any inspection contingencies below. Buyer agrees that there are no additional written or oral understandings except as expressly provided in this Agreement. Seller agrees that at the time of surrender of possession, the property shall be in the same condition as it is now, with the exception of ordinary wear and tear. Seller will remove all trash and debris from the property and leave the property in broom-clean condition.

10b. If Seller(s)'s Tenants occupy the property, then:

- Seller(s) shall have the tenants vacate the property before closing.
- Buyer(s) shall be assigned all Landlord Rights and security deposit and rents prorated to date of closing, with Buyer(s) assuming Landlord Rights and obligations the day of closing.

11. TAXES - Unless otherwise indicated below, real estate taxes billed before close of sale are to be paid by Seller. All Real Estate taxes billed on or after close of sale, shall be paid by the Buyer. **FOR PURPOSES OF THIS CONTRACT**, taxes are to be prorated as indicated by an "x" below. The amount to be based on latest tax figures regardless of the Personal Residence Exemption Status (formerly known as Homestead/Non-Homestead). **NOTE:** Local Municipalities' taxes may be based on different due dates which have no bearing on tax proration as agreed upon in this contract. **The Personal Residence Exemption Status and any potential property assessment/tax increases due to change of ownership should be verified with the local taxing entity by the buyer.** After closing, buyer is responsible for verifying that Property Transfer Affidavit and Personal Residence Exemption is filled with the local Assessor. All special assessments, including current installments and unbilled portion of future installments, which have become a lien upon the land, shall be paid by the Seller at closing (except for perpetual type assessments; i.e. trash removal, street lighting, county drain maintenance water debt or bonds, aquatic weed control).

Taxes to be prorated in **ADVANCE**, with July bill covering July 1 through June 30; December bill covering January 1 through December 31. Buyer to be responsible for taxes from and including the day of closing.

No Tax Proration.

Other: _____

12. PRORATED ITEMS - Rents, association fees, insurance (if assigned) as well as interest on any existing land contract, mortgage, water and sewer bills or other lien assumed or to be paid by the BUYER, will be prorated to the date of Closing.

13. SEWER AND WATER CHARGES - Seller(s) agrees to pay for all sewer and water charges to date of possession. Designated escrow agent shall retain from the amount due Seller(s) at closing \$300.00 or more if needed for final water and sewer charges. After water and sewer bills are verified paid, any unused portion shall be returned to Seller(s). Not Applicable.

14. PROPERTY INSPECTIONS - Buyer acknowledges that REALTOR®/Broker has strongly recommended that the Buyer(s) selects a licensed contractor and/or a qualified inspector to inspect and investigate the property as well as conduct tests for possible environmental hazards including but not limited to mold, radon, etc. Buyer(s) understands and agrees there may be defects that cannot be observed or discovered during the home inspection process. **Buyer(s) agrees to indemnify, and hold harmless the Seller(s), real estate brokerages and their agents for any loss, damage and/or injuries to persons or property incurred during any inspections.**

Buyer(s) does not desire to obtain any inspections of the property and agrees to accept the property "AS IS", in its present condition, with no warranties expressed or implied from the Seller(s), real estate brokerages or their agents.
Buyer(s) Initials _____

This Contract is contingent upon Buyer(s) receipt of satisfactory inspection report(s) which may include, but not limited to; Home Inspection, Radon Test, Well/Water Test, Percolation Test, Septic Test and Infestation Test, **at Buyer(s) expense.**
Buyer(s) Initials _____

Buyer(s) will obtain an inspection of the premises, at Buyers expense, and shall, if not satisfied with the results, within _____ calendar days of final acceptance of this offer, either A. declare this agreement null and void, in writing and be entitled to a refund of earnest money or B. ask the seller(s) to agree to a purchase agreement amendment based on the results of the home inspection. If the Buyer(s) chooses option B, the seller(s) shall have 48 hours to reply. Seller(s) is under no obligation to agree to amend terms. If no agreement can be made within 48 hours the buyer(s) shall have 24 hours to either declare the agreement null and void, in writing and receive a refund of the earnest money or declare their intention to proceed to closing under the terms of the agreement. If buyer(s) fails to terminate this offer in the manner provided above, it shall be deemed that the buyer accepts the premises in an "AS IS" condition.

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HOMEOWNER'S ASSOCIATION: If the property is part of a homeowners association, at the Seller's expense, Seller(s) agree to provide to Purchaser(s) within 5 calendar days of acceptance of this Agreement a copy of the current by-laws, Master Deed, and any restrictions, obligations, and requirements of the HOA. Purchaser(s) has 5 calendar days after receipt of all documents to declare this Agreement void and be entitled to return of the earnest money deposit.

Or See Attached Homeowners Association Addendum

MUNICIPAL INSPECTIONS - If a municipal inspection and/or certification of premises is required by any Governmental Entity, Seller agrees to pay for inspections. If the seller does not complete all repairs required by any Governmental Entity, Buyer may assume the additional costs to complete repairs or Buyer may declare this Agreement void.

FLOOD INSURANCE - Determining the existence of a Flood Insurance requirement or wetlands is the responsibility of the Buyer(s).

LENDER REQUIRED REPAIRS - if any, shall be paid by:

Seller(s) not to exceed \$ _____ . Buyer(s) not to exceed \$ _____ .

Yes No **HOME WARRANTY:** Paid for by: Seller(s) Buyer(s)

15. **SURVEY** - Buyer(s) and Seller(s) acknowledge the REALTORS®/Brokers recommend a stake survey at Buyer's expense to determine the true and accurate boundaries of the property and the location of the improvements thereon. Buyer(s) understands and agrees that the REALTORS®/Brokers do not warrant location of the improvements, easements, and the boundaries of the property, nor assume any responsibility for the representations by the Seller(s) regarding the location of the improvements, easements, and the boundaries of the property. When closing occurs, Buyer(s) shall be deemed to have accepted the location of the improvements, easements, and the boundaries of the property.

16. **DISCLOSURES** – Buyer(s) acknowledge that they have received copies of the following:

Agency Disclosure Lead Based Paint Seller(s)'s Disclosure Land Division Act, P.A. 87 Exempt under Sellers Disclosure Act #92 of 1993

16a. Any notification received by the Seller(s) pertaining to the property must be disclosed to the Buyer(s) prior to closing.

17. **FEES OR CONSIDERATIONS** – Buyer(s) and Seller(s) hereby acknowledge notice of the fact that REALTOR®(s) may accept a fee consideration with regard to the placement of a loan, mortgage, home warranty, life, fire, theft, title insurance, casualty or hazard insurance arising from this transaction and expressly consent thereto as required by the provisions of rules promulgated under the Michigan Real Estate Licensing Law.

18. The Seller(s) and Buyer(s) agree that the terms of this transaction may be released to the East Central Association of REALTORS® for distribution according to the rules and regulations promulgated for distribution of the same.

19. **"TIME IS OF THE ESSENCE"** - With respect to this agreement, the parties agree that no extensions of time limits are binding unless specifically agreed to in writing. This agreement shall be construed without regard to the party or parties responsible for its preparation.

20. **BINDING ARBITRATION** – Any dispute over the disposition of any earnest money deposits or claim arising out of or related to the physical condition of any property covered by this Agreement, included without limitation, claims of fraud, misrepresentation, warranty and negligence, shall be settled in accordance with the rules, then in effect, adopted by the endorsed provider of arbitration services for the Michigan REALTORS®. This is a voluntary agreement between the Buyer and Seller. Failure to agree to arbitrate does not affect the validity of the Agreement. A judgment of any circuit court shall be rendered on the award or determination made pursuant to this Agreement. This Agreement is specifically made subject to and incorporates the provisions of the Michigan Uniform Arbitration Act, MCL 691.1681, et seq. This Agreement is enforceable only as to parties and brokers/agents who have agreed to arbitrate as acknowledged by their initials below. The terms of this paragraph shall survive the closing.

INITIAL IF YOU AGREE TO ARBITRATE:

Seller _____ Buyer _____

Address: 8192 Davison Rd. Davison 48423

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21. **DEFAULT** – In the event Seller(s) or Buyer(s) defaults in the completion of this transaction, Seller(s) or Buyer(s) may pursue his or her legal or equitable remedies. In the event of Buyer(s) default, the earnest money deposit shall be forfeited.

22. **LIMITATION:** Buyer and seller agree that any and all claims or lawsuits which they may have against the Listing Broker and its agents and/or Selling Broker and its agents relating to their services must be filed no more than 6 months after the date of closing of the transaction described in the Agreement. Buyer and Seller waive any statute of limitations to the contrary.

23. **REALTOR'S® AUTHORIZATION** – The undersigned REALTOR®(s) is hereby authorized to present this offer to the Seller(s), and to obtain the Seller(s)' signature to which written acceptance of this Purchase Agreement, when signed, and acceptance conveyed to the buyer, shall constitute a binding agreement between Buyer(s) and Seller(s). The Buyer(s) herewith deposits the sum of Parties have agreed there will be no earnest money deposit. Dollars (\$ 0.00) in the form of _____, as goodwill or earnest money that Buyer(s) shall comply with the terms and conditions hereof and within the time limited therefore, which sum is to be credited on the purchase price in the event the sale is completed or refunded forthwith if offer is not accepted by Seller(s) making this agreement null and void. Said deposit must be verified in REALTOR®'s account before deposit can be refunded to Buyer(s).

24. **RECEIPT** - REALTOR® on this date, acknowledges receipt from the Buyer(s) of the amount of earnest money herein before mentioned. All deposits are to be held in the Selling REALTOR®'s trust account, unless otherwise specified, in accordance with the terms hereof and in accordance with the current regulations of the Michigan Department of Licensing and Regulatory Affairs or unless otherwise specified:

Date: _____ Office ID # (F4011) Company: Ayre Rhinehart Action
By: Kenneth R. Duetsch SALESPERSON, Perm. ID #: (6506004784) Phone: 810-653-0600

25. **NON-DISCRIMINATION CLAUSE:** Discrimination because of religion, race, color, national origin, age, sex, sexual orientation, gender identity, disability, familial status, or marital status on the part of the real estate broker, real estate salesperson, seller, or lessor is prohibited.

26. **EQUAL HOUSING OPPORTUNITY STATEMENT:** As someone is seeking to purchase a home or rent an apartment, you have the right to expect that housing will be available to you without discrimination or other limitations based on race, color, religion, sex, handicap, familial status, or national origin. This includes the right to expect equal professional service, the opportunity to consider a broad range of housing choices, no discriminatory limitations on communities or locations of housing, no discrimination in the financing, appraising, or insuring of housing, reasonable accommodations in rules, practices and procedures for persons with disabilities, and to be free from harassment or intimidation for exercising your fair housing rights.

27. **AGREEMENT** – The Buyer(s) and Seller(s) agree that they have read this document and understand thoroughly the contents herein and agree that there are no different or additional written or verbal understandings. The covenants herein, shall also bind the heirs, personal representatives, administrators, executors, assigns and successors of the respective parties. This entire agreement supersedes any and all understandings and agreements, and both parties agree that neither party has relied on any representation of the REALTOR®, his/her REALTOR® salesperson(s) or REALTOR®'s agent(s) concerning the fitness and condition of the property. **The REALTOR® and his/her REALTOR® agent(s) assume no responsibility for the condition of the property or for the performance of the contract. The parties hereto hold harmless the real estate offices and agents for any adverse conditions.** We acknowledge that REALTOR®(s) are not acting as appraisers, builders, accountants, environmentalists, inspectors, tax advisors, or lawyers. As an alternative to physical delivery, the Buyer(s) and Seller(s) agree that this Agreement, any amendment or modification of this Agreement and/or any written notice or communication in connection with this Agreement may be delivered via electronic mail and/or by facsimile. The parties agree that the electronic signatures and initials shall be deemed to be valid and binding upon the parties as if the original signatures or initials were present in the documents in the handwriting of each party.

28. OTHER TERMS AND CONDITIONS -

Sellers elect Sargent's Title Company as their Escrow/Title Agent. Purchaser and Seller agree each will pay Tech/Compliance Fee to Ayre Rhinehart Action in the amount of \$199.00 upon a successful closing. Additional Personal Property items included: Tractor, tables, chairs, TV's, equipment, speakers all of no real estate value. Journey Ministries to prepare/provide Lease Agreement between parties with Attached Journey Center Usage Agreement/Contract to be part of this Lease Agreement to signed at the time of closing. Lease Agreement to be provided to sellers for review on or before 2-20-26. Subject to approval of sale by Presbytery of Lake Huron Bodies on or before 3-7-26.

Address: 8192 Davison Rd. Davison 48423

29. **ACKNOWLEDGEMENT** Buyer(s), by signing this offer, further acknowledges receipt of a copy of this written offer. Buyer(s) has the right to rescind this offer in writing until notice is given to the Buyer(s) or Buyer's Agent of Seller(s) acceptance. If notice of acceptance of this offer by the Seller(s) is not given by (Date) _____ at _____ AM/PM, this offer shall expire and be of no further force or effect.

Journey Ministries
 Buyer: Print Name _____ Marital Status _____ Buyer: Signature _____ Date _____
 by: Stacy Rhines, Chair of JMLT
 Buyer: Print Name _____ Marital Status _____ Buyer: Signature _____ Date _____
 Address: 102 Main St City: Davison State: MI Zip: 48423 Phone: _____

 Agent Acknowledgement Lucinda M. Zdenek Date _____

30. **SELLER(S) FOREIGN INVESTMENT IN REAL PROPERTY TAX ACT (FIRPTA) – SELLER(S)** affirm that they
 ARE **ARE NOT** Residents of the United States. If Seller(s) are NOT Residents of the United States, then the parties to this agreement will be bound by the FIRPTA Requirements. _____ / _____ (SELLER(S) INITIALS REQUIRED).

31. **SELLER(S) ACCEPTANCE** – Seller(s)'s hereby accept the Buyer(s)'s offer and acknowledge receipt of a copy of this agreement

See attached signature page for sellers

St. Andrews Presbyterian Church
 Seller: Print Name _____ Marital Status _____ Seller: Signature _____ Date _____
 Seller: Print Name _____ Marital Status _____ Seller: Signature _____ Date _____
 Address: 8192 Davison Rd City: Davison State: MI Zip: 48423 Phone: _____

 Agent Acknowledgement _____ Date _____

32. **COUNTER OFFER** – This Purchase Agreement is amended as follows:

Address: 8192 Davison Rd. Davison 48423

Sellers' Signature page for 8192 Davison Rd., Davison, MI 48423

31. SELLERS ACCEPTANCE - Sellers hereby accept the Buyers' offer and acknowledge receipt of a copy of this agreement

St. Andrew's United Presbyterian Church of Davison, Michigan

By: _____
Judith Ann Bernethy, Elder Date

By: _____
Jan Peterson, Elder Date

By: _____
Paul Roetter, Elder Date

By: _____
Theodore McCulloch, Secretary Date

By: _____
Roger Scovill, Presbytery Treasurer Date

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Seller(s) has the right to rescind this offer in writing and accept other offers until notice is given to Seller(s) or Listing Agent of Buyer(s)'s acceptance. If notice of acceptance of this offer by the Buyer(s) is not given by (Date) _____ at _____ AM/PM, this offer will expire and be of no further force and effect.

Seller: Print Name **Marital Status** **Seller: Signature** **Date**

Seller: Print Name **Marital Status** **Seller: Signature** **Date**

Address: _____ **City:** _____ **State:** _____ **Zip:** _____ **Phone:** _____

Agent Acknowledgement **Date**

33. BUYER'S ACCEPTANCE OF COUNTER OFFER – (Date) _____ at _____ AM/PM.
 In the event the acceptance was subject to certain changes from Buyer(s) offer, Buyer(s) agrees to accept said changes, and all other terms and conditions remain unchanged.

Buyer: Signature

Buyer: Signature

Agent Acknowledgement

Date

34. REALTOR® CONTACT INFORMATION –

Kenneth R. Duetsch/Lucinda Zdenek
 Buyer(s) REALTOR Name/License Number

Cindy@aractionmi.com **810-577-7594**
 Agent Email/Cell Phone

Ayre Rhinehart Action **6505367319**
 Broker Company Name /Office License Number

810-653-0600
 Company Phone Number

Kenneth R. Duetsch/Lucinda Zdenek
 Seller(s) REALTOR Name/License Number

Cindy@aractionmi.com **810-577-7592**
 Agent Email/Cell Phone

Ayre Rhinehart Action **6505367319**
 Broker Company Name /Office License Number

810-653-0600
 Company Phone Number

Address: **8192 Davison Rd.** **Davison** **48423**

Building Usage Agreement between Journey Ministries and St. Andrew's Presbyterian Church of Davison.

This agreement serves as a cornerstone of mutual understanding between Journey Ministries and St. Andrew's. It is designed to foster an atmosphere of mutual respect and collaboration. By familiarizing yourself with these guidelines, you become an integral part of our collective effort to maintain the integrity of our facility, the ministry of Journey Ministries, while supporting you and your ministry.

Statement of Faith:

We at Journey Ministries hold to a statement of faith. Please read and familiarize yourself with that statement which is attached to this agreement. St. Andrew's provided their statement of faith, also attached to this agreement, and will hold firm to it. Anytime during the agreement period, if St. Andrew's statement of faith changes, they will inform the Lead Pastor of Journey Ministries, of the changes made.

Respect of Conduct:

We hold dear the spiritual values, purpose, and community friendships of Journey Ministries in our community. We request that all attendees, organizers, pastors, volunteers, and participants of St. Andrew's uphold these. St. Andrew's agrees that they are not an "extension" of Journey Ministries and will not use Journey Ministries in their publicity or marketing materials. This will help ensure there is no confusion in the distinction between the two churches.

Use of Facilities:

While you are here, we encourage you to utilize our facilities responsibly. Please take care to leave spaces in the same condition as you found them. Each building usage, St. Andrew's is responsible for their own set-up and clean-up which includes placing all items used back to their original space, placing garbage in the provided dumpster, and vacuuming or moping. Journey's custodian will be responsible for "deep cleaning" the building. Any facility damage should be promptly reported to the Lead Pastor of Journey Ministries and paid for by the expense of St. Andrew's.

Facilities Guidelines:

- Feel free to enhance the ambiance of your ministry events, however, do not attach anything to the walls or ceiling.
 - The maximum capacity is 120 persons per city fire code regulations.
 - All signage needs to be free standing away from M-15 and Main St. due to local city regulations.
St. Andrew's obtains the liability for damage occurred by any signage.
 - While a refrigerator, microwave, and stove are available, they are only to be used for minor preparations.
The Journey Center is not a licensed commercial kitchen.
 - No alcohol is allowed on the premises. (Communion elements are approved.)
 - No smoking or use of tobacco products in the building.
 - No animals are allowed in the building except for licensed service animals.
 - The building does comply with ADA recommendations.
 - Supplies provided by Journey Ministries are restroom supplies, garbage bags, cleaning supplies including vacuum, mop, broom and dustpan, kitchen utensils, utilities, and building usage.
All other supplies must be provided by St Andrews.
 - No open flames are to be used within the Journey Center.
 - Tables and chairs must remain inside the Journey Center.
 - Audio and media equipment can be used. Please before use, if you have questions of use contact Dave Weir, Lead Pastor of Journey Ministries.
-

Security, Safety, and Liability:

St. Andrew's assumes all responsibility while on the Journey Ministries property. All federal, state, and local laws must be followed during your time here.

St. Andrew's agrees to save, indemnify, and keep harmless Journey Ministries, Journey Ministries' paid staff, and Journey Ministries' volunteers against any and all liability, claims, judgments, or demands, including demands arising from injuries or death of persons and damage to property in which Journey Ministries shall be named a defendant and which involves claims arising directly or indirectly from, as a result of, or in connection with St Andrews use of the premises.

St. Andrew's will keep on file, with the Journey Ministries business office, proof of insurance with Journey Ministries and the Journey Center 102 S. Main St. Davison, MI. 48423 listed on the policy as additional insured.

It is the responsibility of St. Andrew's to provide their own security and safety while using the Journey Ministries facilities. Any activity involving minors will require adult supervision. It is the policy of Journey Ministries that all adult volunteers and staff who supervise minors have background screening.

Journey Ministries will give two keys to the lead Pastor of St. Andrew's. St. Andrew's is responsible for securing the building after each use. If the agreement is terminated or expires the keys must be returned to the Journey Ministries Business Office within the first business day hours.

Short -term Lease Agreement:

On Sunday, St. Andrew's has the usage of the entire building other than the gym/café area which is reserved for Journey Ministries youth groups to use starting at 4 PM.

St. Andrew's has the right to break the Journey Center usage agreement at any time without prior communication. However, please let the business manager know to take the services and events off the business calendar.

Journey Ministries has the right to break the building usage contract with St. Andrew's with a 14-day notice. (A safeguard for Journey Ministries to use if, for whatever reason, St Andrew's misuses the intent of the building or theological disagreements arise according to Journey Ministries statement of belief.)

Journey Ministries, after one year of close date, will negotiate a "rental rate" for S St. Andrew's to continue the Journey Center usage if both parties agree to continue the Journey Center usage.

All participants are expected to work together to use the facilities in a shared manner. Any disagreements must be brought to the Lead Pastor of Journey Ministries, who will resolve the disagreement in a timely manner. This agreement constitutes the entire understanding between Journey Ministries and St Andrews and supersedes all prior agreements, oral or written. Any modifications to this agreement must be made in writing and signed by both parties.

Signature of Representatives:

Journey Ministries: Sign _____ Date: _____

Print: _____

St Andrew's Presbyterian Church: Sign _____ Date: _____

Print: _____

JOURNEY MINISTRIES

102 S MAIN ST. DAVISON, MI. 48423
810.652.6533 | JOURNEYMIN.ORG

The Journey Center Usage Agreement/Contract.

- Journey Ministries will allow St. Andrew's church to use the Journey Center every Sunday from 8 AM to 4 PM and on agreed upon dates for special events or services as long as they are on the Journey Ministries business calendar.
 - Journey Ministries will allow St. Andrew's church to use a storage closet within the Journey Center during their time at the Journey Center.
 - Journey Ministries will allow St. Andrew's to use the Journey Center once a week for a day time Bible study or small group as long as it is on the Journey Ministries business calendar in advance.
 - Journey Ministries will allow St. Andrew's to use the Journey Center for funerals and special event pot lucks as long as the building is available at the time of need.
 - Journey Ministries will offer the Journey Center building use free-of-charge for up to one year of closing date or until Pastor Linda Graham retires, resigns, is fired, or passes away.
 - St. Andrew's has the right to break the Journey Center usage agreement at any time without prior communication. However, please let the business manager know to take the services and events off the business calendar.
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What we believe is the foundation of everything we say and do at Journey. Each one of our beliefs is rooted in Scripture.

God

We believe there is one divine God who exists eternally. He exists and reveals himself to man in three distinct, equally divine persons – Father, Son, and Holy Spirit. These Three Persons have precisely the same nature and perfection and are worthy of our worship and obedience. God is the creator of all things and sovereign ruler over all things. The Father God is all-knowing, all-powerful, and present everywhere at all times. He is perfect truth, justice, love, mercy, and grace.

Genesis 1:1, 26, 27, 3:22; Psalm 90:2; Matthew 28:19; 1 Peter 1:2; Romans 1:20; 2 Corinthians 13:14

Jesus Christ

We believe that the second person of the Trinity is Jesus Christ, the divine Son of God. We believe Jesus is both fully God and fully man, having been conceived of the Holy Spirit, born of the Virgin Mary, and voluntarily being made into human likeness. We believe Jesus lived a perfect life and died on the cross as a sacrifice for our sins in order to demonstrate his power over sin and to defeat death forever, according to the Scriptures. We believe that on the third day, Christ rose from the dead, appeared to many witnesses, and ascended to the right hand of the Father, where He serves as mediator and Advocate between God and man. He will come again, personally and visibly, to complete His saving work and to fulfill the eternal plan of God.

Matthew 1:22-23; Isaiah 7:14, 9:6 Luke 1:27, 34; John 1:1-5, 14:10-31; Romans 1:3-4; Acts 1:9-11; 1 Timothy 6:14-15; Titus 2:13; John 1:14; Philippians 2:5-11

The Holy Spirit

We believe the Third Person of God, The Holy Spirit, dwells in every Christ follower at the instant of salvation. When Jesus ascended to Heaven after His resurrection, He gifted his followers with the presence of His Spirit – the Holy Spirit. This indwelling presence gives spiritual life to believers and distinguishes them as children of God. The Spirit of Christ (The Holy Spirit) provides each believer with the power to understand, live, and serve into God's will; providing understanding of spiritual truths, and guidance toward doing what is right in God's eyes. By calling on (through prayer) and living in the power and presence of the Holy Spirit, Christ followers strive to serve God's will and to lead lives marked by the fruit of the Spirit: love, joy, peace, patience, kindness, goodness, faithfulness, gentleness, and self-control.

John 16:7-14, 14:25-26; Acts 1:8; Ephesians 1:13, 3:16-19, 5:18; Galatians 5:25

The Trinity

We believe that there is one God, the Creator of all things, eternally existing in three persons, the Father, the Son, and the Holy Spirit, commonly called the Trinity. These three Persons have precisely the same nature and perfection and are worthy of our worship and obedience. The Father, Son, and Holy Spirit are all equal, but the Son and Spirit willingly choose to submit to the will of the Father. We believe all three persons of the Trinity were present at creation and are all actively at work today.

Matthew 3:16-17; Colossians 1:15-20; John 8:58, 10:30; Philippians 2:6-11

The Bible

We believe the scriptures, both Old and New Testaments of the Bible, to be the inspired Word of God, revealed to human authors through the divine direction of the Holy Spirit. Through the Bible, God reveals Himself and His Word to all mankind so that all are without excuse. The Bible is without error, complete in its present form and we should not add or subtract from it in any way. It is the supreme source of truth, the complete revelation of His will for our salvation, and the divine and final authority of all Christian faith and practice.

2 Timothy 3:16, 1:13; Romans 1:20; Psalm 12:6; Proverbs 30:5-6; Deuteronomy 4:2;

Revelation 22:18-19; Psalm 119:105

Salvation

We believe that salvation comes only by grace, through faith in Jesus Christ. Salvation is a free gift available to all mankind, but we must accept it in order to avoid eternal separation from God and receive eternal life with Him in Heaven. Salvation can never be achieved through our own good works or attempts at righteousness. Jesus himself said that he is “the Way, the Truth and the Life” and no one can get to the Father except through Him. Only by confessing that Jesus is Lord and believing in your heart that God raised him from the dead, can anyone be saved. Eternal life begins the moment one trusts Jesus Christ as Lord and Savior. When a believer receives this gift of salvation, God promises to give them a new heart and a new life- making them a new creation and gifting them with the indwelling of His Holy Spirit.

John 3:16; Ephesians 2:8-9; Titus 3:5; Romans 3:23, 5:8, 6:23, 10:9; John 14:6; Ezekiel 36:26-27; 2 Corinthians 5:17; John 14:16-17

Eternal Security

We believe that once a believer chooses to receive the gift of eternal life through Jesus Christ, their salvation is secure. The believer’s eternal security is purchased by Christ’s sacrifice, promised by the Father, and sealed by the Holy Spirit. Salvation is held firmly by the grace and power of God’s hand, not by any human effort, therefore it cannot be lost. However, this does not give the Christ follower permission to continue in sin. A person who has truly been redeemed by Jesus Christ will not live a life characterized by continuous, willful sin, but rather lead a life renewed, transformed and marked by the power of the Holy Spirit.

John 10:29; 2 Timothy 1:12; Hebrews 7:25; Hebrews 10:10,14; 1 Peter 1:3-5; Romans 12:2

The Believer

We believe that a person becomes a Christian when he or she chooses to believe in Jesus and profess Christ as Lord. Because of this relationship with Christ, every believer has direct access to God through prayer and Bible reading. The Bible teaches that every believer is called to a life of Christian service, regardless of vocation or title. We believe that the Holy Spirit gives every believer certain spiritual gifts. At Journey, we put these truths into practice by encouraging each person to find a way to serve using their God-given gifts can best be used to minister to others, edify the church, and bring glory to God.

1 Peter 2:9; Ephesians 2:18; 1 Timothy 2:5; Matthew 4:4; 1 Corinthians 2:15; John 14:15; Ephesians 4:11 - 12; 1 Corinthians 12:4-5, 12:11-13, 12:19, 12:31; Galatians 5:25

The Church

We believe and recognize Christ as the head of our Church not any one person, committee, group, or religious organization. While we value cooperation and collaboration with other churches and Christian groups, we believe that every local church should be self-governing and independent from denominational and/or government control, and be able to determine their own strategy, structure and style, ministry, and worship within Biblical guidelines.

Matthew 16:16-18; Acts 2:42-47; Romans 12:5; 1 Corinthians 12:12-27; Ephesians 1:19b-23, 4:3-10; Colossians 3:14-15

Baptism

We believe that baptism is one of the Scriptural ordinances of the local Church. Water baptism is used as an outward expression of a believer's individual decision to choose Jesus Christ as one's Lord and Savior and is a public declaration of his/her commitment to follow our Lord's commands. As Scripture commands, it is the next personal step of obedience after one chooses to follow Christ. At Journey, we practice baptism by immersion – the manner by which Jesus was baptized and by which the Bible models for us. We encourage that Baptism be administered only to those who have the maturity to understand its profound significance, which is resurrection into new life in Christ. Baptism should be administered to believers only as an identifying symbol of their belief in the death, burial, and resurrection to a new life in Christ Jesus. This form of baptism is a prerequisite for membership at Journey. If an individual has not already been baptized, immersion baptism will be required to become a member of the church.

Acts 8:36; Romans 6:3-4; Colossians 2:11-12; Acts 2:41-42; Matthew 3:13-17, 28:18-20; Mark 1:9-11; Luke 3:21-22

The Lord's Supper/Communion

We believe that, along with baptism, the Lord's Supper is one of the Scriptural ordinances of the local Church. We partake of communion as an outward expression of our obedience to our Lord's commands. The Lord's Supper consists of two elements: the bread and the cup. The bread symbolizes the broken body of Jesus, and the cup represents the blood He shed for us. As Believers, we are called to take the bread and cup in a worthy manner, after a time of self-examination, to remember and reflect on what Jesus did for us on the cross and our relationship with Him.

Matthew 26:26-30; Mark 14:22-26; Luke 22:17-20; 1 Corinthians 11:23-32

Human Beings

On the last day of creation, before His day of rest, God created humans in the spiritual image of Himself. Genesis 1:27 says “So God created man in his own image, in the image of God he created them; male and female he created them.” Because of this, humanity is different from all other created beings. People are the supreme object of God’s creation, having both a physical body and a soul/spirit. Because the very first man, Adam, rebelled against God in disobedience, he passed down to all mankind a sinful nature. This sin separated us from the perfect God. All people are sinful by nature. We are spiritually dead, separated from God, and in need of salvation.

Psalms 8:3-6; Isaiah 53:6; Jeremiah 17:9; Romans 3:23; Isaiah 59:1-2

Marriage

God’s design for marriage is a unique covenant relationship between one man and one woman for life. From the very beginning of creation, God ordained this covenant with Adam and Eve. This union is the foundation of the family and the basic structure of human society. When God designed marriage, He said, “it is good” and it continues to be good as we follow His best design. Outside of this design – including divorce, adultery, homosexual relationships, and sexual promiscuity – we see brokenness, hurts, and the destruction of the family foundation as God originally intended. Here at Journey, we believe and are deeply thankful that our God is in the business of redemption, restoration, and recovery. We are all broken, sinful, and deeply in need of the forgiveness and healing available to us through Jesus. Regardless of your marital status or relational history, all will be welcomed to worship at Journey. A civil government’s sanction of a union will only be recognized as a legitimate marriage by this church only to the extent that it is consistent with the definition of marriage as found in this article.

Genesis 2:24-25; Matthew 19:4-6; Ephesians 5:22-23; Ephesians 2:4-10

Human Sexuality

God’s invention of sexuality was a gift given to His human creation for two purposes: to multiply the human race and to create an intimate bond between husband and wife. God designed sex to be a unifying action between a man and a woman within the context of marriage, and the single most intimate action two humans can experience together. Satan attempts to pervert and destroy God’s good plan by distorting a fallen humanity’s perception of God’s sacred gift of human sexuality. God has commanded abstinence from any form of sexual activity outside of marriage between one man and one woman. Any other expression is a perversion of God’s created order. God created human beings as male and female which hold distinct characteristics. These distinctions of male and female are both separate and sacred and should not be changed. When we seek to live within the healthy boundaries God instituted for our well-being, sexuality is nourished and sustained as a good gift.

Genesis 1:27-28; Genesis 2:24; Romans 1:18-32; 1 Corinthians 6:9-19; 1 Thessalonians 4:2-8;
1 Timothy 1:10

Angels & Demons

Before God created the world, he created spirit beings called angels. Angels are personal, powerful, and highly organized beings. Satan was an angel that was created holy, but through pride, evil, and selfish ambition, fell. There are angels who follow God's will and there are angels who follow Satan's rebellion. Good angels not only perform God's will but also provide special care for believers. Angels that followed Satan's rebellion became agents of evil (demons) in this world and work in opposition to God, His work, and His people. The name and authority of Jesus Christ has complete power to command and destroy any of these beings that stand in opposition to Him, and our God will have the ultimate victory in the end.

Hebrews 1:14; Psalm 148:2, 5; Job 38:4-7; Revelation 22:8,9; Psalm 103:20; Isaiah 14:12-15;
Ezekiel 28:12-17; Matthew 25:41; Acts 5:3; Zechariah 3:1; James 4:7-8; Romans 16:19

Life after death:

The Bible is absolutely clear that, ultimately, there are only two options for where you go when you die: heaven or hell. The Bible also makes it abundantly clear that you can determine where you go when you die.

We have all sinned (Romans 3:23). We have all done things that are wrong, evil, or immoral (Ecclesiastes 7:20). Our sin separates us from God, and, if left unresolved, our sin will result in us being eternally separated from God (Matthew 25:46; Romans 6:23a). This eternal separation from God is hell, described in the Bible as an eternal lake of fire (Revelation 20:14-15).

God became a human being in the person of Jesus Christ (John 1:1, 14; 8:58; 10:30). He lived a sinless life (1 Peter 3:22; 1 John 3:5) and willingly sacrificed His life on our behalf (1 Corinthians 15:3; 1 Peter 1:18-19). His death paid the penalty for our sins (2 Corinthians 5:21). God now offers us salvation and forgiveness as a gift (Romans 6:23b) that we must receive by faith (John 3:16; Ephesians 2:8-9). "Believe in the Lord Jesus Christ and you will be saved" (Acts 16:31). Trust in Jesus alone as your Savior, relying on His sacrifice alone as the payment for your sins, and, according to the Word of God, you are promised, a restored relationship with him, and eternal life in heaven.

ATTACHMENT C – 2025 Presbytery Annual Statistics

2025 Presbytery Statistical Report

Presbytery	Lake Huron		
Address	P.O. Box 6129, Saginaw, MI 48608-6129		
Phone	989-272-3731	Fax	
Email	spercv@presbylh.org		
Web Site			

Membership			
Prior Active Members	5183	Adjusted membership	5182
Gains		Losses	
Certificate	34	Certificate	32
Youth Professions	21	Deaths	112
Professions & Reaffirmations	94	Deleted for any Other Reason	226
Total Gains	149	Total Losses	370
Total Ending Active Members	4961		

Baptisms		Average Weekly Worship Attendance	
Presented by Others	40	Friends of the Congregation	675
At Confirmation	1	Ruling Elders on Session	291
All Other	9	Do you have Deacons? Yes / No	18 / 18

Age Distribution of Active Members		People with Disabilities	
17 & Under	122	Hearing impairment	307
18 - 25	249	Sight impairment	124
26 - 40	478	Mobility impairment	271
41 - 55	635	Other impairment	254
56 - 70	969		
Over 70	1868	Gender Distribution	
Total Age Distribution	4321	Women	2624
		Men	1742
		Non-Binary	10

Youth in Congregation			
Age 4 and under	113	Middle School (6th – 8th grade)	119
Elementary School (K-5th grade)	243	High School (9th – 12th grade)	137
		Total Youth	612

Racial Ethnic			
Asian/Pacific Islander/South Asian	31	Native American/Alaska Native/Indigenous	15
Black/African American/African	69	White	4169
Middle Eastern/North African	16	Multiracial	46
Hispanic/Latino-a	33		
		Total Racial Ethnic	4379

Budgeted Income	7,083,175		
Budgeted Expense	8,552,484		

Receipts			
Regular Contributions	6,629,424	Bequests	117,091
Capital Building Fund	3,765,161	Other Income	486,346
Investment Income	3,071,594	Subsidy or Aid	11,500

Expenditures			
Local Program	7,002,020	Investment Expenditures	167,430
Local Mission	1,240,139	Per Capital Apprt	218,292
Capital Expenditures	1,259,254	Other Mission	134,186