

**ST. ANDREW'S EPISCOPAL CHURCH**  
**COLUMBARIUM INFORMATION**  
**PACKET**

**June 2009**  
**Revised February, March and December 2010**

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*ST. ANDREW'S EPISCOPAL CHURCH COLUMBARIUM*

*ANSWERS TO SOME FREQUENTLY ASKED QUESTIONS  
ABOUT COLUMBARIUMS*

**What is a Columbarium?**

The word “columbarium” comes from the Latin word “columbary”, which is a structure for the nesting of doves – the dove being the symbol of God’s spirit and peace. The related word, columbarium, refers to a burial vault for the containment of urns holding cremated human remains. It is an old term and an old tradition used for centuries here and abroad.

**Is cremation biblically sound?**

Cremation is widely recognized as a theologically valid process for the deceased, and essentially is a hastening of the natural process that occur following death. This ancient practice has particular relevance for us today, with burial in cemeteries surrounding churches less readily available. Cremation makes it possible to continue the tradition of granting a place for God’s children to “dwell in the house of the Lord forever”.

**What are the benefits?**

Families who chose cremation for their departed loved ones rather than conventional burial will find St. Andrew’s Columbarium a wonderful option – dignified, convenient, and affordable. In addition, St. Andrew’s Columbarium is very convenient for memorial services.

**Who may use St. Andrew’s Episcopal Church Columbarium?**

The Columbarium is reserved exclusively for members of the church, ministers of the church and their extended families.

**How is the property maintained?**

The Columbarium is the property of St. Andrew’s Episcopal Church. The Columbarium will be maintained by a Columbarium fund administered by a Columbarium Committee appointed by the Vestry.

**Who do I contact for more information?**

If, when making decisions about final provisions for you and your family, you would like to know more about St. Andrew’s Episcopal Church Columbarium, please call a member of the Columbarium Committee. See list of current members in this information packet.

**Application for Inurnment Rights to Space(s) in The  
Columbarium of St. Andrew's Episcopal Church  
Bryan, Texas**

Date \_\_\_\_\_ Niche Assignment \_\_\_\_\_  
(Parlor or Church side, Niche Number, Row, Column)

Name \_\_\_\_\_  
(No titles)                      Last                      First                      Middle

Date of Birth \_\_\_\_\_ Date of Death (if applicable) \_\_\_\_\_

Current Contact Information: Date Updated \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_ Cell \_\_\_\_\_ E-mail \_\_\_\_\_

Number of niches (two urns per niche) requested: \_\_\_\_\_

Current Contact Information for Holder of Power of Attorney, if used;

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_ Cell \_\_\_\_\_

I designate as my successor in use, to be so entered upon the records of the Church, and authorize to act in my stead in the event of my own prior demise or permanent mental incapacity:

1. \_\_\_\_\_, if living, otherwise \_\_\_\_\_
2. \_\_\_\_\_, if living, otherwise \_\_\_\_\_

In the event, however, that legal heirs or representatives other than the above named individuals are established by due process of law, to the satisfaction of two-thirds of the Columbarium Committee with the advice and consent of two thirds of the vestry, or due to events now unforeseen, the two-thirds of the Columbarium Committee with the advice and consent of two-thirds of the vestry may recognize a person or persons other than the above to be the applicant's successor in use, and it is agreed that no liability or claim by reason thereof shall be asserted against St. Andrew's Episcopal Church, its Two-thirds of the Columbarium Committees, Wardens or Vestry.

In making this application, I understand and agree that if it is approved and the reservation of space is consummated, my use of the inurnment rights to the spaces shall at all times be subject to the operation of St. Andrew's Episcopal Church as now existing or which may from time-to-time be promulgated by the Columbarium Committee and the Vestry of St. Andrew's Episcopal Church. I agree to abide by all the Rules, Policies, and Regulations of St. Andrew's Episcopal Church Columbarium and the Conditions of Use.

Are there pre-paid crematorium arrangements: \_\_\_\_\_ Funeral Home Arrangements: \_\_\_\_\_  
If so:(Name of Crematorium or Funeral Home)  
Name \_\_\_\_\_  
Address \_\_\_\_\_  
Phone \_\_\_\_\_

I have received and read a copy of the St. Andrew's Columbarium Rules, Policies, and Regulations Document, the Certificate of Inurnment, Rights and Conditions of Use, and Power of Attorney, if used, agree to abide by them.

Signature \_\_\_\_\_

Printed name \_\_\_\_\_

Date: \_\_\_\_\_

Application Approved and Accepted:

Date: \_\_\_\_\_

\_\_\_\_\_  
COLUMBARIUM WARDEN

Payment received by: \_\_\_\_\_

Date: \_\_\_\_\_

**Rules, Policies, and Regulations of**  
**St. Andrew's Episcopal Church Columbarium Committee**

*Columbarium at St. Andrew's Episcopal Church*  
*217 West 26<sup>th</sup> Street*  
*Bryan, Texas 77806*  
*Phone: (979) 822-5176*

Purpose

St. Andrew's columbarium is located at St. Andrew's Episcopal Church. It has been created to provide a space for storing (inurnment) of cremated remains (cremains) of deceased church members and other eligible persons. St. Andrew's Columbarium is owned by St. Andrew's Episcopal Church.

I. Governance

- A. Columbarium Committee: The Columbarium Committee is a committee of St. Andrew's Church that administers, operates and maintains the Columbarium under a delegation of authority from the Vestry of St. Andrew's Episcopal Church.
- B. The Columbarium Committee shall; budget and recommend expenditures necessary for the proper administration, operation, and maintenance of the Columbarium.
- C. The Columbarium Committee shall; maintain all records and documentation relating to the Columbarium, and relating to or incident to the sale of rights of inurnment.
- D. The Columbarium Committee shall; generally administer, operate and maintain the Columbarium consistent with these Rules, Policies and Regulations.

II. Eligibility for Inurnment

Inurnment in the Columbarium shall be limited to the cremains of the following:

- A. Member or Past Member in good standing of St. Andrew's Church;
- B. Minister or Past Minister in good standing of St. Andrew's Church;
- C. Family members of the above including:
  - 1. Spouse
  - 2. Children or step-children
  - 3. Spouse of children or step-children

The Columbarium Committee shall have the authority to approve or deny exception requests on a case-by-case basis.

### III. Fees

The Columbarium Committee shall have the authority to set the price for the purchase of a right of inurnment. The price of a right of inurnment shall include approved inscriptions on the niche and care of the Columbarium. It does not include the cost of cremation, transportation or other off-Church-premises costs. The Columbarium Committee may change the fee for the purchase of a right of inurnment; however, any change in fee will not result in either an additional cost assessment to holders of rights of inurnment or reimbursement.

### IV. Purchase of Rights of Inurnment

The niches in the Columbarium have been and will be constructed with a capacity of two urns. A purchaser of a right of inurnment may choose whether to be placed in the same niche with a loved one or in an individual niche.

To purchase a right of inurnment, an eligible person should obtain a St. Andrew's Episcopal Church Columbarium packet from the Church office. A packet should contain a copy of these Rules, Policies and Regulations, a copy of an application, and any other applicable forms. The applicant should complete all of the requested forms and submit them to the church office. When the application is approved, and a full payment is received, the new owner of a right of inurnment will be issued a Certificate of Right of Inurnment.

### V. Selection of Niches

Niches shall be assigned in the order that applications are received. The application shall have a place for the Applicant to designate the preference for an available niche. In the instance the niche designated on an application is unavailable at the time the application is approved; the application will be approved subject to the selection of an available niche.

### VI. Inurnment Procedures

- A. Services are and shall remain the sole province of the Rector of the Church.
- B. Niche dimensions are: 11.25 inches wide, 11.125 inches deep, and 10.75 inches long. The following urn specifications will allow both single and double inurnment:

<u>URN TYPE</u>	<u>DIMENSION</u>	
All	Height	10.75 maximum;
Round	Diameter	6.5 maximum;
Rectangular	Depth	11.25 maximum;
Rectangular	Width	5.5 maximum.

The name of the deceased shall be affixed to the urn.

## VII. Uniform Inscription on Niches

The Columbarium Committee shall set a uniform size and style of inscription for the niches. The inscription shall be included in the price of the right of inurnment. Inscriptions shall contain the full Christian name of the deceased, the deceased's date of birth and the deceased's date of death. There will be no "titles" in the inscription.

## VIII. Flowers and Decorations

The Columbarium Committee may establish a policy on the placement of flowers or plants in the Columbarium. The placement of any materials (including toys, signs, wreaths, ornaments, candles, or other decoration) within the Columbarium not approved in advance by the Columbarium Committee may be removed and disposed of without notice to the owner or liability to the remover.

## IX. Owners Obligation to Provide Contact Information

The owner of a right of inurnment has an obligation to keep the Church notified concerning his or her current address and contact information. Neither the Church nor the Columbarium Committee shall bear any liability for action taken without the consent of an owner of a right of inurnment if the contact information of the inurnment right owner's file is not current.

## X. Transfer or Assignment

A. Rights of Inurnment. Rights of inurnment are not transferable or assignable, except as permitted in writing by two-thirds of the Columbarium Committee acting with advice and consent of two-thirds of the Vestry. The Columbarium Committee reserves the right to repurchase Rights of Inurnment upon request of the owner for the price of purchase less \$500.00 or the current price (whichever is lower), but such a repurchase is entirely optional.

B. Removal of cremains. After inurnment, cremains remain the property of the heirs at law of the deceased unless the deceased provides otherwise in a valid will. Once cremains have been inurned, if removal of the cremains is desired by the owner of the cremains, the right of inurnment in that niche shall revert to the Columbarium Committee with no compensation due to the owner of the cremains.

C. Niche use. No cremains may be inurned in any niche except as designed on the Certificate of Inurnment issued by St. Andrew's Episcopal Church.

D. In the event St. Andrew's Episcopal Church ever builds an outdoor Columbarium, any owner of a niche or their lawful heirs or agents shall have the right to transfer ownership of the niche and cremains, if any, to a niche in the outdoor Columbarium. The Columbarium Committee in existence at the time, shall establish a reasonable cost for such transfer. The ownership of the original niche shall revert to the Church.

## XI. Legal Title

The holder of a certificate reflecting purchase of a right of inurnment acquires no property right in St. Andrew's Episcopal Church and acquires no property right in any of its niches, the Church, or the Church's property. Legal title to the Columbarium and all of its improvements shall be with St. Andrew's Episcopal Church until and unless different ownership is desired by the Church. A certificate attests only to the right of inurnment for the cremains of the individual in the specific niche identified on the certificate. Identification of a specific niche creates no property right. It is done for the administrative purposes of the Columbarium Committee. In the event of any discrepancy between a certificate and the records maintained by the Columbarium Committee, the latter shall govern.

## XII. Removal of Cremains

A. By St. Andrew's Episcopal Church: In the event the Columbarium requires repairs or other construction, the owner of a right of inurnment and his or her heirs, beneficiaries, and legal representatives agree that the Columbarium Committee may permit the temporary removal for the duration of those repairs or construction. The owner of a right of inurnment further agrees to the provision of Termination of the Columbarium, provided by XIV herein below.

B. By someone other than St. Andrew's Episcopal Church: Cremains may not be removed from St. Andrew's Episcopal Church without the written consent of (a) the Committee; and (b) the owner of the right of inurnment or his or her heirs, beneficiaries, and legal representatives. The rules stated in Section X, titled "Transfer or Assignment" shall apply also.

## XIII. Security

The Columbarium Committee has taken steps through the design and construction of the Columbarium to provide a reasonable level of security, balanced by the need for visits by loved ones and availability of the property for prayer and services. By making a purchase, the holder of a right of inurnment, and his or her heirs, beneficiaries, and legal representatives assume the risk of loss, destruction, vandalism, and desecration of cremains. By making a purchase, the holder of a right of inurnment, and his or her heirs, beneficiaries, and legal representatives further release St. Andrew's Church and its employees, officers, agents, Vestry members, Columbarium committee members, volunteers and representatives from all claims, liability, and causes of action, relating to or pertaining to the application, inurnment, and the past, present and future operation of St. Andrew's Episcopal Church, including all negligence, loss, destruction, vandalism, and desecration of cremains, save and except for acts of gross negligence or intentional wrongdoing and in no event shall they corporately or individually be liable for any damages to the purchaser, his/her relatives, or heirs beyond the purchase price of the right of inurnment.

## XIV. Termination of the Columbarium

The Right of Inurnment shall continue so long as the property at 217 West 26<sup>th</sup> Street, Bryan, Texas is owned by the Episcopal Church or St. Andrew's Episcopal Church or one of their legal

successors. If the property is sold, and a replacement Columbarium will not be furnished at a new church premises or other site, the right of inurnment will cease. In that event, the Columbarium Committee will notify the owner, his or her heirs, beneficiaries, and legal representatives at the address contained in the Columbarium files that St. Andrew's Episcopal Church is ceasing to exist and that the cremains must be removed from the niche. If arrangements for the removal of the cremains are not made within a reasonable period, or if a proper representative cannot be contacted within a reasonable time, the Church retains the right to take possession of and title to the cremains, and relocate the cremains, or disburse the cremains on the property in a fitting service as it deems proper. No refund of any amount for the purchase of inurnment rights shall be made in the instance of termination of the columbarium.

#### XV. Personal Conduct in St. Andrew's Episcopal Church

The Columbarium is on St. Andrew's Episcopal Church's premises, and all persons in the St. Andrew's Episcopal Church are expected to conduct themselves in accordance with customary good decorum as normally observed in a Church. Any Minister, staff member or employee of St. Andrew's Church or member of the Columbarium Committee is empowered to enforce these Rules, Policies and Regulations and to exclude from St. Andrew's Episcopal Church any person(s) violating these Rules, Policies and Regulations.

#### XVI. Insurance

The Church may carry insurance for its own benefit regarding the Columbarium, as it deems reasonable; however, there is no obligation to carry insurance or to provide any insurance for the benefit of any holder of a right of inurnment or his or her heirs, beneficiaries, and legal representatives.

#### XVII. Amendment or Waiver

Amendment: After initial approval by the Vestry, and during the existence of the Columbarium Committee, the Committee may at any time recommend to the Vestry amendments to these Rules, Policies and Regulations. No such amendment shall take place unless affirmatively recommended by two-thirds of the Columbarium Committee and approved by two-thirds of the Vestry.

**\*\* (DO NOT COMPLETE) \*\***

**SAMPLE – ORIGINAL TO BE FURNISHED BY THE  
COLUMBARIUM COMMITTEE**

**CERTIFICATE OF INURNMENT RIGHTS  
FOR  
THE COLUMBARIUM  
OF  
ST. ANDREW’S EPISCOPAL CHURCH  
OF BRYAN, TEXAS**

This is to certify that in consideration of the reservation fee, the receipt and sufficiency of which are hereby acknowledged, St. Andrew’s Episcopal Church of Bryan, Texas (hereinafter the “Church”), as Grantor, does hereby grant and convey to:

---

as Grantee, solely for and subject to the limited conditions of use annexed hereto and incorporated herein by reference, the right of use of the following space (s) situated in the Columbarium of the Church as the location(s) and designating number(s) of such space(s) are shown on the charts, records, and plot plans of the Columbarium on file in the office of the Church.

---

Parlor or Church side, Niche Number, Row, Column

In witness whereof, the Church has caused this instrument to be signed and its seal to be affixed hereto by its duly authorized officers, this the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_.

St. Andrew’s Episcopal Church  
of Bryan, Texas

By: \_\_\_\_\_  
Senior Warden

and

By: \_\_\_\_\_  
Columbarium Warden

## CONDITIONS OF USE

The foregoing Certificate of Inurnment Rights (hereinafter the "Certificate") and all rights granted therein are expressly subject to the following conditions, exceptions, reservations and restrictions, and the Grantee named therein covenants and agrees that:

- A. The deposit and/or inurnment fee to the Church is not refundable except as may be permitted in writing by two-thirds of the Columbarium Committee acting with the advice and consent of two-thirds of the Vestry.
- B. The Church expressly reserves the right, in its sole discretion, to refuse any request to inter or permit the inurnment of the remains of any person. In the event of such a refusal, the Church shall offer to refund and shall tender to the person of record or to the person entitled thereto all monies originally contributed (without interest) for the space in which inurnment is refused; provided however, that if the remains of one person are already inurned in such space and the Church refuses a request to inter or permit the inurnment of the remains of a second person in the same space, the Church shall offer to refund and shall tender one-half of the monies originally contributed (without interest) for the space in which a second inurnment is refused.
- C. The use of the space in the Columbarium is limited and restricted to the inurnment of the cremated remains of persons who are members in good standing of St. Andrew's Episcopal Church, their families, or others as may be permitted in writing by two-thirds of the Columbarium Committee acting with the advice and consent of two-thirds of the Vestry.
- D. The rights granted and conveyed by and in the Certificate may not be sold, transferred, assigned, or conveyed except as may be permitted in writing by two-thirds of the Columbarium Committee acting with the advice and consent of two-thirds of the Vestry.
- E. No tablet, embellishment, monument, statuary or memorial of any sort shall be placed upon, near, or adjacent to the Columbarium except as may be permitted in writing by two-thirds of the Columbarium Committee acting with the advice and consent of two-thirds of the Vestry.
- F. The property and space in which inurnment rights are granted and conveyed by and in the Certificate and the use thereof, are and the rights of the Grantee are now and shall at all times be subject to all applicable laws and ordinances, statutes, and regulations and shall also be subject to all new, additional or amended Rules, Policies, and Regulations of St. Andrew's Episcopal Church Columbarium Committee and Conditions of Use that may hereafter be promulgated, by the Columbarium Committee subject to approval by two-thirds of the Vestry, which are and will be maintained and recorded in the office of the Church, where they will be available for inspection and copying during ordinary business hours. Grantee, by accepting the Certificate, acknowledges the existence and binding effect of such laws and conditions and consents and agrees to be bound by each and every one of them as the same may be amended from time to time.

- G. Grantee expressly understands, acknowledges, and agrees that (i) the Columbarium is neither a perpetual care cemetery, permanent maintenance cemetery, nor agreed care cemetery (hereinafter collectively referenced to as a “Cemetery”); (ii) the Columbarium has not been dedicated as a Cemetery, will not be dedicated as a Cemetery, and is not intended to be a Cemetery; and (iii) the limited right to use the space is not intended to grant, does not grant, and shall never be construed as granting the Grantee or any person claiming, by, through or under a Grantee any property or ownership rights or legal title to the space in the Columbarium which runs with the land.
- H. The Church expressly reserves the right at any time to move the Columbarium to another location on the Church property or to another location if the Church is moved from its present location to a new location. If for any reason the Church ceases to exist, all remains in the Columbarium shall be removed to such location or otherwise be transferred as the Bishop of the Diocese of Texas may direct.
- I. Neither the Diocese, the Church, nor their clergy, wardens, Vestry, agents, employees, Columbarium Committee members, nor representatives shall be liable for damage to or loss of interred remains. The Church shall take reasonable precaution to protect remains placed within the Columbarium and the interests of Grantee; but the Church shall not be responsible for loss or damage from causes beyond its control, including but not limited to loss or damage by the elements, an Act of God, common enemy, thieves, vandals, strikers, malicious mischief makers, explosions, unavoidable accidents, invasion, insurrections, riots, civil commotion, or any order of any civil or military authority, whether the damage be direct or collateral. All conditions, exceptions, reservations, and restrictions contained or referred to herein shall be binding upon the Grantee, and the Grantee’s heirs, devisees, executors, administrators, successors, and assigns. Nothing herein contained shall be deemed to restrict the Church’s use of any other portion or section of St. Andrew’s Episcopal Church. Only the Church or its successor(s) in interest may enforce any conditions, exceptions, reservations or restrictions, heretofore or hereafter placed upon the use of the Columbarium.

Accepted and Agreed to this the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_.

Signed \_\_\_\_\_(Grantee)

Printed \_\_\_\_\_(Grantee)

**POWER OF ATTORNEY**

(Optional Use As Needed)

ST. ANDREW’S EPISCOPAL CHURCH COLUMBARIUM

217 West 26<sup>th</sup> Street

P.O. Box 405

Bryan, Texas 77806-0405

Phone: (979) 822-5176

Email the Parish Bookkeeper: [finance@standrewsbcs.org](mailto:finance@standrewsbcs.org)

I, \_\_\_\_\_, hereby grant a limited power of attorney to the Warden of the Columbarium, his/her assign or designee as a representative of St. Andrew’s Episcopal Church to take possession of the cremains of

\_\_\_\_\_ for inurnment at the Columbarium at St. Andrew’s Episcopal Church, and if necessary, to transfer the cremains into the authorized urn for St. Andrew’s Columbarium.

I hereby further authorize the employees, representatives, or agents of any funeral home, cremation, or any other institution or entity with possession of the cremains of \_\_\_\_\_ to release the cremains to the representative named above.

Signature: \_\_\_\_\_

Relationship to Decedent: \_\_\_\_\_

Date: \_\_\_\_\_

SWORN TO AND SUBSCRIBED before me by \_\_\_\_\_,  
on this the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_.

\_\_\_\_\_  
Notary Public, State of Texas

## Face Plate Inscription Order Form

To the Columbarium Committee of St. Andrew's Episcopal Church, Bryan, College Station, Texas: Subject to the Rules and Regulations for **The St. Andrew's Columbarium**, you are hereby requested and authorized to have placed upon the face plate in which the cremated remains of:

---

Name

---

Parlor or Church side, Niche Number, Row, Column, Top or Bottom

and

---

Name

---

Parlor or Church side, Niche Number, Row, Column, Top or Bottom

have been, or are scheduled to be inurned, the engraved inscription as follows:

Name as to be inscribed: (Top of Face Plate)

**Last Name:** \_\_\_\_\_ (please print)

**Middle Name** \_\_\_\_\_ (please print)

**First Name:** \_\_\_\_\_ (please print)

**Date of Birth** \_\_\_\_\_ **Date of Death** \_\_\_\_\_  
(mm/dd/yyyy) (mm/dd/yyyy)

**Name as to be inscribed:** (Bottom of Face Plate)

**Last Name:** \_\_\_\_\_ (please print)

**Middle Name** \_\_\_\_\_ (please print)

**First Name:** \_\_\_\_\_ (please print)

**Date of Birth** \_\_\_\_\_ **Date of Death** \_\_\_\_\_  
(mm/dd/yyyy) (mm/dd/yyyy)

My/Our signature(s) certifies the correctness of the above inscription text and any changes shall be at my expense.

Signed \_\_\_\_\_

Printed \_\_\_\_\_

Title (capacity – relative, daughter, successor, other): \_\_\_\_\_

Date \_\_\_\_\_

Signed \_\_\_\_\_

Printed \_\_\_\_\_

Title (capacity – relative, daughter, successor, other): \_\_\_\_\_

Date \_\_\_\_\_

## **ST. ANDREW'S COLUMBARIUM COMMITTEE**

McDonald, Tom – Columbarium Warden  
611 S. Haswell Dr.  
Bryan, Texas 77803-4648  
[tmackd1998@aol.com](mailto:tmackd1998@aol.com)  
(979) 822-6373 Home  
(979) 822-3759 Work  
(979) 777-8288 Cell

Etter, Wayne  
1200 Munson Avenue  
College Station, Texas 77840-2523  
[etterwayne@yahoo.com](mailto:etterwayne@yahoo.com)  
(979) 696-8972 Home  
(979) 255-4871 Cell

Godfrey, Cathy  
2810 Broadmoor Dr.  
Bryan, Texas 77802-2121  
[cecakes@suddenlink.net](mailto:cecakes@suddenlink.net)  
(979) 776-9271 Home  
(979) 820-1383 Cell

Hunter, Clifford  
2403 Burton Dr.  
Bryan, Texas 77802-2304  
(979) 779-4759 Home

Royal, Karen  
826 Pine Valley Dr.  
College Station, Texas 77845  
[karenbroyal@gmail.com](mailto:karenbroyal@gmail.com)  
(979) 703-5185 Home  
(979) 574-5413 Cell

**COLUMBARIUM NICHE INSTALLMENT PAYMENT AGREEMENT**

On this the \_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, I (We) promise to pay to the order of St. Andrew's Episcopal Church of Bryan, Texas Columbarium Fund, at the church office, 217 West 26<sup>th</sup> Street, Bryan, Brazos County, Texas, or P.O. Box 405, Bryan, Texas 77806-0405, TWO THOUSAND TWO HUNDRED DOLLARS AND NO/100's (\$2,200.00).

This note is payable in voluntary installments to be determined by the payee(s) so long as the full amount is within thirty-six (36) months from the date this agreement is signed.

I, (We) further agree and understand that any payments made are non-refundable and until the note is paid in full a Columbarium Niche will not be available for the inurnment of my (our) ashes.

Signed this the \_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

Due Date: \_\_\_\_\_

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Printed Name

Acknowledgement on behalf of St. Andrew's Episcopal Church:

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Printed Name/Title (if applicable)