



Memorandum of Understanding for Institution Transfer Agreement

This MOU for Institution Transfer Agreement (“AGREEMENT”) is entered into by and between **South Florida Bible College & Theological Seminary, Inc.**, a Florida not-for-profit corporation, with its principal place of business located at 2200 SW 10th Street, Deerfield Beach, FL 33442 (hereinafter referred to as “SFBC”) and **Lighthouse of International Foursquare Evangelism (L.I.F.E.) Bible College**, a Registered Charitable Organization in Jamaica, with a primary business address of 15 Cassia Park Road, Kingston, 10, Jamaica (hereinafter referred to as “LIFE”).

General Terms and Conditions:

1. The purpose of AGREEMENT is to provide transferability of credits to graduating students and alumni of LIFE, for non-competing educational programs. Benefits of AGREEMENT are defined under “Transfer Guidelines”.
2. AGREEMENT becomes effective upon execution by both parties. Either party may terminate AGREEMENT upon thirty (30) days prior written notice. Notwithstanding, SFBC may terminate AGREEMENT immediately upon written notice to LIFE in the event SFBC deems AGREEMENT in violation of any law or regulation, adversely affects its accreditation, or any license or exemption issued by a Federal or State educational board or commission. Likewise, LIFE may terminate AGREEMENT in the same manner.
3. AGREEMENT does not create any rights, title, or interest, or any entity other than SFBC and LIFE. There is no charge by SFBC to LIFE to provide this benefit.
4. Each party agrees to abide by all applicable Federal and State Laws in both the United States of America and Jamaica. AGREEMENT shall be governed by and construed in accordance with the laws of the State of Florida.
5. LIFE agrees that it will not disclose the confidential terms of AGREEMENT to any unrelated third party without SFBC’s prior written consent, unless otherwise required by state or Jamaican law.
6. SFBC may use LIFE’s name verbally for reference purposes only. Subject to its prior review and written approval by LIFE, in each instance, SFBC may use LIFE’s name and logo in writing for reference purposes. LIFE reserves the right to revoke said approval at any time, for any or no reason, upon written notice to SFBC.
7. LIFE may use SFBC’s name verbally for reference purposes only. Subject to its prior review and written approval by SFBC, in each instance, LIFE may use SFBC’s name and logo in writing for reference purposes. SFBC reserves the right to revoke said approval at any time, for any or no reason, upon written notice to LIFE.
8. SFBC will be invited to provide informational materials at LIFE locations during scheduled events at the sole discretion of LIFE. LIFE will forward periodic SFBC



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- announcements to graduating students or alumni, including but not limited to SFBC Open House Events.
9. Each party acknowledges and agrees that they will comply with the Family Educational Rights and Privacy Act (FERPA), as amended, and will not disclose any information protected by FERPA to any unauthorized third parties. To that end, transcripts/grade reports for students or alumni of LIFE who are students of SFBC are not available to LIFE unless SFBC receives written authorization from the student to release transcripts/grade reports.
 10. Each party acknowledges and agrees that each party is an independent contractor and nothing in this AGREEMENT will be construed to create a business partnership, joint venture, or agency relationship between the Parties.
 11. All educational and administrative student services will be governed by SFBC Policies and Procedures.
 12. SFBC hereby agrees to indemnify, defend, and hold LIFE harmless from any and all claims, demands, costs, liabilities, losses, expenses and damages (including reasonable attorneys' fees) arising out of or in connection with any breach of warranty, negligence or willful misconduct of SFBC or its agents in the performance of this Agreement or breach of any contractual or fiduciary obligation to any student benefiting under this AGREEMENT owing to the direct action of SFBC.

Transfer Guidelines:

1. AGREEMENT is only available to LIFE graduates or alumni who have graduated from 2020 or later. Any students who have graduated LIFE prior to this date will be evaluated on a case-by-case basis.
 - a. If a LIFE student does not fully complete the program, they will not be eligible for this AGREEMENT
2. All LIFE graduates will follow all pre-determined admissions guidelines which can be found in the SFBC catalog. A few examples of admissions criteria are as follows:
 - a. Complete the Application Form online.
 - b. Submit your Personal Testimony with your application.
 - i. NOTE: Writing skills are evaluated based upon this document.
 - c. Submit all official transcripts of high school, college and/or graduate work.
 - i. All applicants must have a high school diploma or its equivalent
 - d. Letter of recommendation from your pastor.
 - e. Interview
3. Application and Registration fees will be waived for eligible students. All other tuition and fees (for labs, books, materials, CLEP exams) and other charges will be billed at full rate to the student as applicable. SFBC reserves the right to make changes in fees.



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- costs, tuition, program, curriculum, regulations, program dates and to make additional charges for special features and services whenever such actions are deemed advisable.
- a. No other SFBC discounts are applicable to students who enroll under AGREEMENT.
 - b. SFBC will bill students directly. At no time shall LIFE be responsible or liable for any deposits, fees or charges owed to the SFBC by any students of LIFE. SFBC agrees to look solely to said students individually for any and all payments which may be due.
4. The list of transfer credits that will be granted to LIFE graduates and alumni are as follows:
- a. All applicable credits from the A.A. program at LIFE, so students can transition seamlessly into a B.A. program at SFBC. These credits would transfer into a B.A. degree at SFBC:
 - i. 36 Credits of General Education Requirements
 - ii. All other courses will be transferred as deemed appropriate by the Registrar.
5. Credits will only transfer into undergraduate degree programs.
6. All students must complete at least 25% of their degree at SFBC.
7. SFBC cannot guarantee the transfer of credits to other colleges or universities.
8. The credits earned at LIFE which transfer into SFBC, as described above, will not likely transfer to any other accredited institution.

[Signature page follows]



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South Florida Bible College

L.I.F.E. Bible College

By: [Signature]

By: [Signature]

Printed Name: Josiah Stephan

Printed Name: Garth Phillips

Title: Vice President for Academic Affairs

Title: President

Date: September 30, 2021

Date: September 30, 2021

SFBC Admission Contacts:

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LIFE Admission Contact:

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Registrar
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