



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 **Anchor Christian University**, with a primary business address of 17051-3 Emile St, Boca Raton, FL 33487 (hereinafter referred to as "ACU").

General Terms and Conditions:

1. The purpose of AGREEMENT is to provide transferability of credits to graduating students and alumni of ACU, for non-competing educational programs. SFBC accepts students from Council for Higher Education Accreditation (chea.org) approved institutions for undergraduate and graduate education. 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 ACU 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.
3. This AGREEMENT does not create any rights, title, or interest in any third party, and is solely between SFBC and ACU. There is no charge by SFBC to ACU to provide this benefit.
4. Each party agrees to abide by all applicable Federal and State Laws. AGREEMENT shall be governed by and construed in accordance with the laws of the State of Florida, without regard to conflict of law principles that would apply the laws of another jurisdiction.
5. ACU 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 law.
6. SFBC may use ACU's name verbally for reference purposes only. Subject to its prior review and written approval by ACU, in each instance, SFBC may use ACU's name and logo in writing for reference purposes. ACU reserves the right to revoke said approval at any time, for any or no reason, upon written notice to SFBC.
7. ACU may use SFBC's name verbally for reference purposes only. Subject to its prior review and written approval by SFBC, in each instance, ACU may use SFBC 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 ACU.



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8. SFBC will be invited to provide informational materials at ACU locations during scheduled events at the sole discretion of ACU. ACU will forward periodic SFBC 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 ACU who are students of SFBC are not available to ACU 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.

Transfer Guidelines:

1. All ACU 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
2. Application 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, costs, tuition, program, curriculum, regulations, program dates and to make additional charges for special features and services whenever such actions are deemed advisable.



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- a. No other SFBC discounts are applicable to students who enroll under AGREEMENT.
 - b. SFBC will bill students directly. At no time shall ACU be responsible or liable for any deposits, fees or charges owed to the SFBC by any students of ACU. SFBC agrees to look solely to said students individually for any and all payments which may be due.
3. SFBC will accept a full one-to-one credit transfer of all applicable Associate degree coursework from ACU for students enrolling in an undergraduate degree at SFBC, subject to curriculum equivalency review.
- a. This credit transfer applies exclusively to undergraduate programs. Graduate-level coursework is not eligible for transfer under this AGREEMENT. However, students who complete an Associate degree at ACU remain fully eligible to apply for SFBC bachelor's programs, provided all other admissions requirements are met.
4. All students must complete at least 25% of their degree at SFBC.
5. SFBC cannot guarantee the transfer of credits to other colleges or universities.
6. Students should be advised that credits transferred from ACU into SFBC may not be transferable from SFBC to other institutions.

[Signature page follows]



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South Florida Bible College

By: [Signature]
Printed Name: Josiah Stephen
Title: VPAA
Date: 9/19/25

Anchor Christian University

By: [Signature]
Printed Name: Ben Wilhite
Title: President
Date: 9/16/2025

SFBC Admission Contact:

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