



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 **Trinity College of the Bible and Trinity Theological Seminary, Inc.**, an Indiana not-for-profit corporation, with its principal place of business located at 20 NW 3rd Street, Evansville, Indiana 47708 (hereinafter referred to as "TCB").

General Terms and Conditions:

1. **Purpose.** The purpose of AGREEMENT is to provide transferability of credits to graduating students and alumni of TCB, 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. **Effective date and Termination.** 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 TCB 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. **No Third Party Rights.** This AGREEMENT does not create any rights, title, or interest in any third party, and is solely between SFBC and TCB. There is no charge by SFBC to TCB to provide this benefit.
4. **Governing Law.** 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. **Confidentiality.** TCB 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. **Use of Name.** SFBC may use TCB's name verbally for reference purposes only. Subject to its prior review and written approval by TCB, in each instance, SFBC may use TCB's name and logo in writing for reference purposes. TCB reserves the right to revoke said approval at any time, for any or no reason, upon written notice to SFBC.



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Correspondingly, TCB may use SFBC's name verbally for reference purposes only. Subject to its prior review and written approval by SFBC, in each instance, TCB 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 TCB.

7. **Information Material and Announcements.** SFBC shall provide informational materials at TCB locations during scheduled events at the sole discretion of TCB. TCB shall periodically forward SFBC announcements to graduating students or alumni, including but not limited to SFBC Open House Events.
8. **FERPA.** 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 TCB who are students of SFBC are not available to TCB unless SFBC receives written authorization from the student to release transcripts/grade reports.
9. **Independent Entity.** Each party acknowledges and agrees that each party is an independent entity and nothing in this AGREEMENT will be construed to create a business partnership, joint venture, or agency relationship between the parties.
10. **Student Services.** All educational and administrative student services will be governed by SFBC Policies and Procedures.

Transfer Guidelines:

1. **Admissions Guidelines.** All TCB 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. **Tuition and Fees.** SFBC 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 this AGREEMENT.
- b. SFBC will bill students directly. At no time shall TCB be responsible or liable for any deposits, fees or charges owed to the SFBC by any students of TCB. SFBC agrees to look solely to said students individually for any and all payments which may be due.
3. **Credit Transfer.** SFBC will accept a full one-to-one credit transfer of all applicable undergraduate coursework from TCB 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 a bachelor's degree at TCB remain fully eligible to apply for SFBC graduate programs, including Master of Arts and M.Div. degrees, provided all other admissions requirements are met. Transfer of credit into those graduate programs is not currently permitted.
4. **Completion of Degree.** All students must complete at least 25% of their degree at SFBC.
5. **Credit Transfers to Other Institutions.** SFBC cannot guarantee the transfer of credits to other colleges or universities. Students should be advised that credits transferred from TCB into SFBC may not be transferable from SFBC to other institutions.

[Signature page follows]

TCB initials JP

SFBC initials J.S.



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South Florida Bible College
& Theological Seminary, Inc.

By: [Signature]
Printed Name: Josiah Stephan
Title: VP for Academic Affairs
Date: 9/16/2025

Trinity College of the Bible
and Trinity Theological Seminary, Inc.

By: [Signature]
Printed Name: Johnathan Pritchett
Title: VP for Academic Affairs
Date: 9/16/2025

SFBC Admission Contact:

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