Without Walls Faces Foreclosure

Pastor Randy White promised to fight the proceedings, saying his Florida
megachurch has never been late making mortgage payments.

[] A California-based Christian bank filed foreclosure proceedings against Without Walls International Church Nov. 4, demanding immediate repayment of a $1 million line of credit and a $12 million loan on its property in Tampa, Fla.

During a worship service Sunday, Without Walls pastor Randy White promised to fight the foreclosure proceedings, saying church leaders had shown the Evangelical Christian Credit Union (ECCU), which holds the church’s mortgage, a signed contract from the sale of its property in Lakeland, Fla., proving it could more than pay off its line of credit.

But the negotiation fell through when White refused to sign the modified version of the loan agreement under the advice of lawyers, who said the changes gave all property, furnishings and intellectual rights to the bank.

“I could’ve signed the modification agreement, everything would’ve gone away, but if we hiccup they would’ve owned it all,” White told his congregation Sunday.

The ECCU also began foreclosure proceedings on church property in Lakeland, where Without Walls’ satellite congregation meets. Both the Tampa and Lakeland properties have been for sale since March.

Bank spokesman Jac Le Tour said the ECCU worked with Without Walls for several months before attempting to foreclose on the church. “We worked with them for a number of months to reach an agreement,” Le Tour said. “When that process was unsuccessful, we had to file foreclosure. It wasn't a quick decision.”

White said the credit union initiated the action because of its own financial struggles. He claims the ECCU decided to confiscate the Tampa property after learning the church had a waiting buyer who was paying $33 million.

“I truly emphatically believe that they were under such intense financial pressure that they saw they could foreclose on us and accept the developer’s contract and make money,” White told *Charisma*. “I believe that’s the root of all this.”

La Tour denied White’s allegation and said his company seeks to help ministries, not sell real estate, the *St. Petersburg Times* reported.

White said the church has not been late making payments in seven and a half years. “We have not violated any covenants,” White said. “We are not in any way shape or form in default. This is merely strictly greed on the part of a bank that is taking advantage of a ministry.”

White admitted that 2008 had been a tough year for him, with his public divorce from ex-wife Paula White, the loss of his daughter to brain cancer and a 30 percent decline in church membership. But he said Without Walls would survive.

“We’re not going under, and we’re not going away,” he told church members. “I promise you this: I will handcuff myself to that column right there because right is right and wrong is wrong. We are a great church, and the devil has tried to take us out every single way that he can.”