



Capital for Communities –
Opportunities for People

Community Reinvestment Fund, USA
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Creating Community Impact Nationwide

CRF purchases economic development and affordable housing loans from community-based lenders and pools them into asset-backed debt securities. By purchasing loans from community-based lenders, we enable them to make more loans and funnel more capital into economically distressed communities.

Solid Experience, High-Performing Investments

Our team of experienced financial professionals has solid experience in the community development industry and is supported by sophisticated processes. For example, we utilize standardized underwriting and loan documentation processes.

Our expertise in purchasing and underwriting community development loans also is evident in our performance track record. We've issued 17 economic development note offerings and two affordable housing debt offerings, and have maintained a loan loss ratio of less than 0.5 percent and delinquencies at less than 0.5 percent.

Advancing the Industry

Historically, all of CRF's note offerings were non-rated. Recently, we took a major step forward by issuing two offerings that received AAA

ratings from Standard & Poor's — a first in the community development financing industry.

Driving Significant Community Impact

Since 1988, CRF has injected more than \$450 million into economically disadvantaged communities across the country to help stimulate job creation and economic development, provide affordable housing and construct community facilities. Our efforts to date have created a strong community impact, resulting in:

- 7,492 affordable housing units
- 10,489 jobs (2,162 of those provided to minorities or women)
- Funding for 236 minority- and women-owned businesses

Broad Geographic Reach

Our network of more than 110 lending partners across the country — and relationships with urban loan funds committed to revitalizing urban communities — enables us to direct capital into economically underserved areas nationwide.

For additional information, contact CRF at 612-338-3050 or 800-475-3050.

Mission Statement

To transform the community development finance system by accessing capital markets on behalf of local development lenders to enable them to increase their impact on the lives of people and their communities.

About CRF

Community Reinvestment Fund, USA, a Minneapolis-based nonprofit organization, is the nation's leader in bringing capital to public and private nonprofit community development lenders through the secondary market for loans. Formed in 1988, CRF has injected hundreds of millions of dollars into low-income and economically disadvantaged communities around the country to help stimulate job creation and economic development, provide affordable housing and support community facilities.