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## Who can sell loans to CRF?

Community Reinvestment Fund buys loans from organizations that are in the business of financing community development. Typically, these are nonprofit groups, government agencies and some for-profit organizations. To qualify for our services, the lenders must provide assistance to low-income people or communities.

**We require all of those who sell us loans to sign a legal document that requires that the money they receive for the loans is relent for socially beneficial purposes.** This is not an imposition on those who typically do business with us ? they would have done the same thing with the money anyway. But it does prevent us from buying from a lender who has no intention of making other socially beneficial loans. Our mission as a nonprofit is to support socially beneficial lending and this method helps us maintain that posture.

**CRF does not buy loans from individuals.** We sometimes are asked



## Hop on board

In San Marcos, TX, an abandoned railroad station was converted to a transportation hub connecting local and regional routes. By revitalizing the station, the Capital Area Rural Transportation System (CARTS) spurred economic development for the surrounding area, which had a need for more businesses. Community Reinvestment Fund provided more capital for such projects by buying a loan made to CARTS from the Community Development Transportation Fund, a Washington, D.C.-based group that helps fund targeted transportation

[projects in disadvantaged areas.](#)

by people who have made a loan to an associate if we can buy the loan from them, and we cannot do so.

For more information about selling loans to CRF, go to [I'm a Community Development Lender](#) on this Web site or e-mail [Jodie Henning](#).

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