

Scale your community impact while optimizing capital efficiency

CRF Loan Participation is designed for CDFIs looking to expand their impact by making more small business loans without stretching their balance sheet. Whether you're managing a small business lending program or looking to responsibly grow average loan size, our participation model supports loans from \$100,000 to \$1 million while protecting your balance sheet. Share risk, generate servicing fees, and maximize community impact—all without tapping new capital sources.

Benefits

- Maximize community impact and reach more customers
- Make more loans without raising additional capital
- Generate loan servicing fees while retaining client ownership
- Share credit exposure with CRF

Our Process

- **Alignment:** We work with you to agree on a program credit box that fits your needs
- **Agreement:** Together we execute a Master Loan Participation Agreement covering terms, servicing, and guidelines
- **Execution:** You originate and service the loans; CRF participates
- **Ongoing Partnership:** Maintain regular check-ins to align on pipeline, deal flow, and program performance

CRF Loan Participation Features

- **Loan Range:** \$100,000 to \$1 million small business loans
- **Quick Approval:** Streamlined process to keep deals moving forward
- **Master Agreement:** One standardized MLPA covering terms, servicing, and underwriting alignment
- **Collaborative Partnership:** Ongoing communication to align pipeline, credit, and deal flow strategy

[Learn More](#)


Contact us today.

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