



# Loan to Lender Program

## Why Partner with Us:



**Preserve Your Lending Capacity:** Our loan-to-lender product provides liquidity, allowing you to continue originating loans even when balance sheet capacity is constrained.

**Grow Without Sacrificing Control:** You maintain borrower relationships, origination, underwriting, and servicing — we provide the capital behind you.

**Mission-Aligned Capital:** We share your commitment to reaching underserved borrowers and communities, helping you meet your goals without compromising your mission.

**Capital That Adapts to You:** Your lending programs aren't one-size-fits-all — and neither is our capital. We offer creative, flexible structures designed to align with your lending pipeline and portfolio goals.

**Peer-to-Peer Collaboration:** As a CDFI ourselves, we understand the unique challenges and opportunities you face. Our approach is relationship-driven, collaborative, and tailored to the CDFI ecosystem.

Loan to Lender Overview & Terms	
<b>Product Qualification:</b>	Community Partners must be in or serve a community in CRF's CDFI/CDE status, mission, and values. <i>CRF is designated as a national CDFI.</i>
<b>Use of Funds:</b>	Lending capital support for the business and community facility loan programs.
<b>Loan Size:</b>	Up to \$5,000,000. Sized to support the organization's balance sheet at a 1.15X DCR.
<b>Interest Rate:</b>	Set at the time of underwriting.
<b>Term:</b>	Up to 12 months with an option to renew.
<b>Amortization:</b>	Interest only throughout the term
<b>Collateral:</b>	Unsecured. <i>There may be instances where form of collateralization may be required to mitigate risk.</i>
<b>Covenants:</b>	<ul style="list-style-type: none"><li>- Each Community Partner must provide audited financial statements annually to CRF.</li><li>- At a minimum, each underlying loan must have a negative pledge agreement.</li></ul>

***Let's work together to expand access to capital  
and scale impact where it's needed most.***

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CRF is a national nonprofit and Community Development Financial Institution (CDFI) with a mission to expand economic opportunity by reimagining the way capital and resources flow to small businesses and communities. CRF partners with community stakeholders to deliver sustainable, tailored financial solutions that support long-term economic growth with the goal of building a just economy where small businesses and local communities thrive. Since 1988, CRF has provided nearly \$4 billion in funding to transform local economies across the country. For more information, visit [crfusa.com](http://crfusa.com) and follow us on [LinkedIn](#), [Facebook](#) and [X](#).