

Center for Community Self Help

Year Founded: 1980

Overview:

Self Help focuses on mortgage and small business lending to people of color, women, rural residential and low wealth families and communities that are not served adequately by other financial institutions. Self Help operates the Center for Responsible Lending, a nonprofit created to explain & promote responsible lending at the national level.

Current asset size: \$1.1 billion

Main lines of business:

- Housing Secondary Market Financing
- Single-Family Lending
- Commercial Lending (Small Business, Non-Profit, Commercial Real Estate)
- Real Estate Development

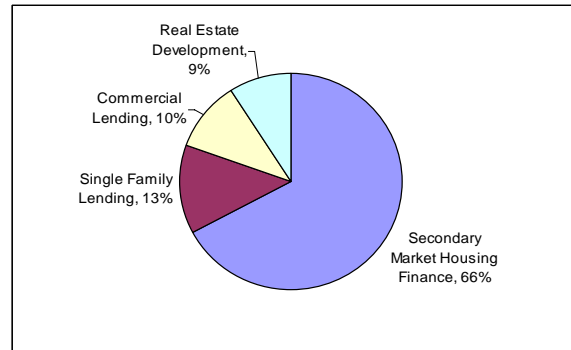
Loan sizes:

- Single-Family Mortgages: \$25,000 – \$250,000
- Small Business/Non-Profit Loans: \$5,000 – \$1,000,000
- Commercial Real Estate Loans: \$100,000 – \$40,000,000

Customers:

- Homeowners
- Small business owners
- Small Businesses
- Non-Profits
- Commercial Real Estate Developers
- Financial Institutions (customers of our secondary market program)

Contribution of lines of business to total portfolio:



Total dollar value of loan originations (2006):

On-balance sheet – \$187,229,651

Off-balance sheet – \$316,577,142

Investments (Commercial Real Estate projects) – \$9,792,847

Approximate total financing to date:
Over \$5 billion

Geographic area of coverage:

- Based in Durham, North Carolina
- North Carolina offices in Asheville, Charlotte, Fayetteville, Greensboro, Greenville, Wilmington, Pembroke, Wilson
- Washington, DC
- Oakland, CA

Community Reinvestment Fund

Year Founded: 1988

Overview:

The Community Reinvestment Fund aggregates loans from local business lenders nationwide (nonprofits and government entities) to package, securitize and sell to institutional investors through capital markets. CRF buys existing or future asset-secured business loans, commercial and residential real estate loans, and community facilities loans. CRF operates and develops a secondary market, connecting local development lenders with capital markets to increase their liquidity and impact. CRF's securities are offered in private placements. CRF is not a Treasury designated CDFI.

Current asset size: \$83,355,188

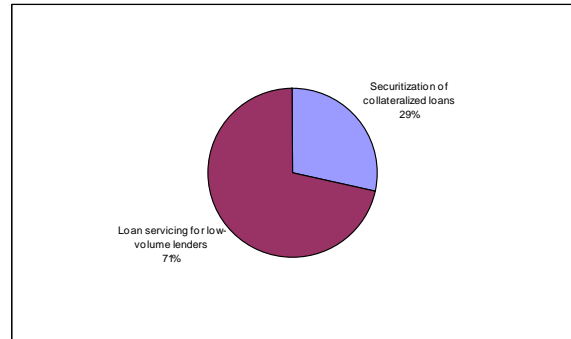
Main lines of business:

- Securitization of collateralized loans purchased from local lenders
 - Small business real estate loans
 - Multi-family mortgage loans

Customers:

- Local nonprofit and public lenders (buy side)
- Institutional investors (sell side)

Contribution of lines of business to total portfolio:



Total dollar value of[securitizations?] (2006):

Approximate total financing to date:
Over \$450 million

Geographic area of coverage:

- National

National Community Investment Fund

Year Founded: 1995

Overview:

National Community Investment Fund is a non profit private equity fund set up to provide patient capital to community development banks, thrifts and credit unions – collectively called Community Development Banking Institutions (CDBIs). NCIF also enables knowledge sharing among CDBIs in corporate governance, capital raising, risk management, retail financial services to underserved communities.

Current asset size: \$21,700,000

Main lines of business:

- **Equities with exits**
 - Equity and quasi-equity, debt, secondary capital and deposits in community banks, thrifts and credit unions
- **CDBI Exchange Network**
 - Peer to peer exchange network for sharing best practices
- **New Markets Tax Credits**
 - NCIF has NMTC allocations of \$38 million.

Customers:

- Banks, thrifts and credit unions

Investment Sizes (range):

	Minimum Investment
Equity and Quasi Equity	250,000
Senior Debt	250,000
Secondary Capital	250,000
Seed Fund Loans	75,000

	Maximum Investment
Equity and Quasi Equity	3,000,000
Senior Debt	3,000,000
Secondary Capital	500,000
Seed Fund Loans	250,000

Approximate total financing to date:

NCIF has invested approximately \$23 million in over 40 organizations over the years

Geographic area of coverage:

- National

The Nonprofit Finance Fund

Year Founded: 1980

Overview:

The Nonprofit Finance Fund is a sectoral intermediary that provides analysis and (frequently unsecured) financing to nonprofits. NFF also makes loans for facility projects and for other growth-related needs, such as working capital. It provides planning assistance to nonprofits and helps nonprofits attract equity-like growth capital.

Current asset size: \$50 million

Main lines of business:

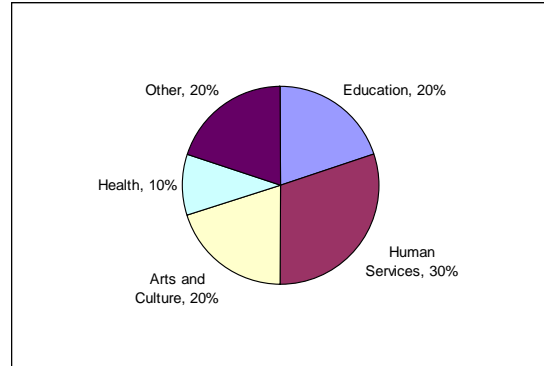
- Working capital and facilities financing to nonprofits and other social enterprises
- Advisory services
- Capital Partners (work with nonprofits to attract growth capital)

Loan sizes: \$100,000 to \$2 million

Customers:

- Nonprofits
- Social enterprises

Contribution of lines of business to total portfolio:



Lending includes working capital and facilities financing.

Total dollar value of loan originations 2007 (year-to-date):

On-balance sheet – \$22 million

Approximate total financing to date (May 2007): \$160 million

Geographic area of coverage:

- Northern California
- Chicago
- Philadelphia
- New Jersey
- New York area
- New England
- Washington, CD-MD-VA
- Detroit (Partnership office with the United Way for Southeastern Michigan)
- Organizations in other locations through funder initiatives and partnerships

The Reinvestment Fund

Year Founded: 1985

Overview:

The Reinvestment Fund is a national leader in the financing of neighborhood revitalization. A development financial corporation with a wealth building agenda for low- and moderate-income people and places, TRF uses its assets to finance housing, community facilities, commercial real estate and businesses and public policy research across the Mid-Atlantic. TRF conducts research and analysis on policy issues that influence neighborhood revitalization and economic growth both to help it identify opportunities to invest its own resources and to help public sector and private clients with their own strategies to preserve and rebuild vulnerable communities.

Current asset size: \$166 million

Main lines of business:

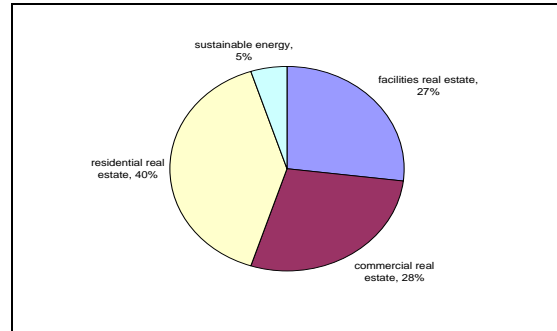
- Residential real estate
- Commercial real estate
- Facilities
- Sustainable energy

Loan sizes: \$50,000 to \$4 million

Customers:

- Nonprofit
- For-profit borrowers (including charter schools, housing developers and commercial real estate developers)

Contribution of lines of business to total portfolio:



Total dollar value of loan originations 2007 (year-to-date):

On-balance sheet – \$87 million

Off-balance sheet – \$40 million

Approximate total financing to date:
\$577 million

Geographic area of coverage:

- Pennsylvania
- Delaware
- New Jersey
- Maryland
- Washington, DC

ShoreBank

Year Founded: 1973

Overview:

ShoreBank is a full-service Illinois-chartered bank with branches in Chicago, Cleveland and Detroit that focuses on banking services for individuals, real estate and small business owners, and faith-based and nonprofit organizations. ShoreBank affiliates include ShoreBank Cleveland (1994) and ShoreBank Pacific (1997).

Current asset size: \$1.9 billion

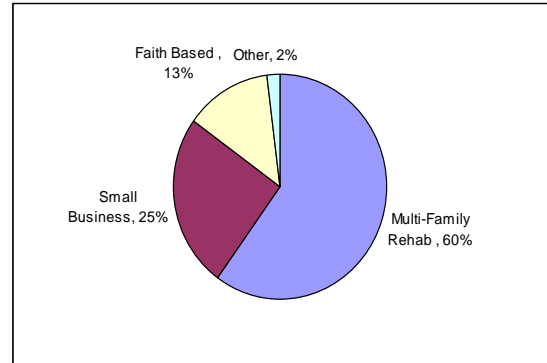
Main lines of business:

- Multi-family housing rehab
- Small business
- Faith based

Customers:

- Housing developers
- Home owners
- Business owners
- Faith-based institutions
- Other nonprofits

Contribution of lines of business to total portfolio:



Note: ShoreBank originated \$170 million in "conservation loans" in 2006. These spanned all lines of business, and therefore are not additive to the list above. Likewise, community development loans totaled \$323 million in 2006, spanning across all lines of business.

Total loans on balance sheet as of year end 2006: \$1.2 billion

Total investments on balance sheet as of year end 2006: \$600 million

Approximate total financing to date: More than \$2 billion.

Geographic area of coverage:

- Chicago
- Cleveland
- Detroit
- Ilwaco, Washington
- Portland, Oregon
- Upper Peninsula
- International consulting