

Form **990**
Department of the Treasury
Internal Revenue Service

Return of Organization Exempt From Income Tax

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)

Do not enter social security numbers on this form as it may be made public.

Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047
2019
Open to Public Inspection

A For the **2019** calendar year, or tax year beginning **07-01-2019**, and ending **06-30-2020**

B Check if applicable:
 Address change
 Name change
 Initial return
 Final return/terminated
 Amended return
 Application pending

C Name of organization
COMMUNITY REINVESTMENT FUND INC

Doing business as

Number and street (or P.O. box if mail is not delivered to street address) Room/suite
801 NICOLLET MALL 1700W

City or town, state or province, country, and ZIP or foreign postal code
MINNEAPOLIS, MN 554022903

D Employer identification number
41-1616861

E Telephone number
(612) 338-3050

G Gross receipts \$ 53,118,127

F Name and address of principal officer:
FRANK ALTMAN
801 NICOLLET MALL 1700W
MINNEAPOLIS, MN 554022903

H(a) Is this a group return for subordinates? Yes No
H(b) Are all subordinates included? Yes No
If "No," attach a list. (see instructions)
H(c) Group exemption number ▶

I Tax-exempt status: 501(c)(3) 501(c) () (insert no.) 4947(a)(1) or 527

J Website: ▶ WWW.CRFUSA.COM

K Form of organization: Corporation Trust Association Other ▶

L Year of formation: 1988 **M** State of legal domicile: MN

Part I Summary

1 Briefly describe the organization's mission or most significant activities:
TO EMPOWER PEOPLE TO IMPROVE THEIR LIVES AND STRENGTHEN THEIR COMMUNITIES THROUGH INNOVATIVE FINANCIAL SOLUTIONS.

2 Check this box if the organization discontinued its operations or disposed of more than 25% of its net assets.

3 Number of voting members of the governing body (Part VI, line 1a)	17
4 Number of independent voting members of the governing body (Part VI, line 1b)	16
5 Total number of individuals employed in calendar year 2019 (Part V, line 2a)	79
6 Total number of volunteers (estimate if necessary)	16
7a Total unrelated business revenue from Part VIII, column (C), line 12	1,040,077
7b Net unrelated business taxable income from Form 990-T, line 39	-176,025

	Prior Year	Current Year
8 Contributions and grants (Part VIII, line 1h)	4,399,264	17,117,536
9 Program service revenue (Part VIII, line 2g)	18,948,530	36,000,591
10 Investment income (Part VIII, column (A), lines 3, 4, and 7d)	0	0
11 Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	9,970	0
12 Total revenue—add lines 8 through 11 (must equal Part VIII, column (A), line 12)	23,357,764	53,118,127
13 Grants and similar amounts paid (Part IX, column (A), lines 1–3)	36,000	150,000
14 Benefits paid to or for members (Part IX, column (A), line 4)	0	0
15 Salaries, other compensation, employee benefits (Part IX, column (A), lines 5–10)	8,998,090	12,414,366
16a Professional fundraising fees (Part IX, column (A), line 11e)	0	0
b Total fundraising expenses (Part IX, column (D), line 25) ▶771,400		
17 Other expenses (Part IX, column (A), lines 11a–11d, 11f–24e)	12,408,127	20,320,681
18 Total expenses. Add lines 13–17 (must equal Part IX, column (A), line 25)	21,442,217	32,885,047
19 Revenue less expenses. Subtract line 18 from line 12	1,915,547	20,233,080
	Beginning of Current Year	End of Year
20 Total assets (Part X, line 16)	121,270,124	272,393,749
21 Total liabilities (Part X, line 26)	118,257,679	250,202,665
22 Net assets or fund balances. Subtract line 21 from line 20	3,012,445	22,191,084

Part II Signature Block

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

Sign Here

Signature of officer: ***** Date: 2021-03-11

JENNIFER ANDERSON PRESIDENT & CFO
Type or print name and title

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date 2021-03-11	Check <input type="checkbox"/> if self-employed	PTIN P00294068
Firm's name ▶ CLIFTONLARSONALLEN LLP			Firm's EIN ▶ 41-0746749	
Firm's address ▶ 220 S 6TH STREET SUITE 300 MINNEAPOLIS, MN 55402			Phone no. (612) 376-4500	

May the IRS discuss this return with the preparer shown above? (see instructions) Yes No

Part III Statement of Program Service Accomplishments

Check if Schedule O contains a response or note to any line in this Part III

1 Briefly describe the organization's mission:

TO EMPOWER PEOPLE TO IMPROVE THEIR LIVES AND STRENGTHEN THEIR COMMUNITIES THROUGH INNOVATIVE FINANCIAL SOLUTIONS.

2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ? Yes No

If "Yes," describe these new services on Schedule O.

3 Did the organization cease conducting, or make significant changes in how it conducts, any program services? Yes No

If "Yes," describe these changes on Schedule O.

4 Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses. Section 501(c)(3) and 501(c)(4) organizations are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported.

4a (Code:) (Expenses \$ 25,006,980 including grants of \$ 150,000) (Revenue \$ 33,546,743)

See Additional Data

4b (Code:) (Expenses \$ 1,810,944 including grants of \$ 0) (Revenue \$ 1,413,771)

See Additional Data

4c (Code:) (Expenses \$ including grants of \$) (Revenue \$)

4d Other program services (Describe in Schedule O.)
(Expenses \$ including grants of \$) (Revenue \$)

4e Total program service expenses ▶ 26,817,924

Part IV Checklist of Required Schedules

Table with 3 columns: Question ID, Question Text, and Yes/No response. Rows include questions 1 through 21, covering various organizational requirements and reporting obligations.

Part IV Checklist of Required Schedules (continued)

		Yes	No
22	Did the organization report more than \$5,000 of grants or other assistance to or for domestic individuals on Part IX, column (A), line 2? If "Yes," complete Schedule I, Parts I and III		No
23	Did the organization answer "Yes" to Part VII, Section A, line 3, 4, or 5 about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? If "Yes," complete Schedule J	Yes	
24a	Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the last day of the year, that was issued after December 31, 2002? If "Yes," answer lines 24b through 24d and complete Schedule K. If "No," go to line 25a		No
b	Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?		
c	Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?		
d	Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?		
25a	Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations. Did the organization engage in an excess benefit transaction with a disqualified person during the year? If "Yes," complete Schedule L, Part I		No
b	Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? If "Yes," complete Schedule L, Part I		No
26	Did the organization report any amount on Part X, line 5 or 22 for receivables from or payables to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons? If "Yes," complete Schedule L, Part II		No
27	Did the organization provide a grant or other assistance to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or employee thereof, a grant selection committee member, or to a 35% controlled entity (including an employee thereof) or family member of any of these persons? If "Yes," complete Schedule L, Part III		No
28	Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV instructions for applicable filing thresholds, conditions, and exceptions):		
a	A current or former officer, director, trustee, key employee, creator or founder, or substantial contributor? If "Yes," complete Schedule L, Part IV		No
b	A family member of any individual described in line 28a? If "Yes," complete Schedule L, Part IV		No
c	A 35% controlled entity of one or more individuals and/or organizations described in lines 28a or 28b? If "Yes," complete Schedule L, Part IV		No
29	Did the organization receive more than \$25,000 in non-cash contributions? If "Yes," complete Schedule M		No
30	Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? If "Yes," complete Schedule M		No
31	Did the organization liquidate, terminate, or dissolve and cease operations? If "Yes," complete Schedule N, Part I		No
32	Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? If "Yes," complete Schedule N, Part II		No
33	Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? If "Yes," complete Schedule R, Part I	Yes	
34	Was the organization related to any tax-exempt or taxable entity? If "Yes," complete Schedule R, Part II, III, or IV, and Part V, line 1	Yes	
35a	Did the organization have a controlled entity within the meaning of section 512(b)(13)?	Yes	
b	If 'Yes' to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? If "Yes," complete Schedule R, Part V, line 2		No
36	Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization? If "Yes," complete Schedule R, Part V, line 2		No
37	Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? If "Yes," complete Schedule R, Part VI		No
38	Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11b and 19? Note. All Form 990 filers are required to complete Schedule O.	Yes	

Part V Statements Regarding Other IRS Filings and Tax Compliance

Check if Schedule O contains a response or note to any line in this Part V

		Yes	No
1a	Enter the number reported in Box 3 of Form 1096. Enter -0- if not applicable		
b	Enter the number of Forms W-2G included in line 1a. Enter -0- if not applicable		
c	Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?		

Part V Statements Regarding Other IRS Filings and Tax Compliance (continued)

Main form area containing questions 2a through 16b with corresponding input fields and checkboxes.

Part VI Governance, Management, and Disclosure For each "Yes" response to lines 2 through 7b below, and for a "No" response to lines 8a, 8b, or 10b below, describe the circumstances, processes, or changes in Schedule O. See instructions. Check if Schedule O contains a response or note to any line in this Part VI



Section A. Governing Body and Management

Table with 3 columns: Question, Yes, No. Rows include: 1a Enter the number of voting members of the governing body at the end of the tax year; 2 Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee?; 3 Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors or trustees, or key employees to a management company or other person?; 4 Did the organization make any significant changes to its governing documents since the prior Form 990 was filed?; 5 Did the organization become aware during the year of a significant diversion of the organization's assets?; 6 Did the organization have members or stockholders?; 7a Did the organization have members, stockholders, or other persons who had the power to elect or appoint one or more members of the governing body?; 7b Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body?; 8 Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following: a The governing body? b Each committee with authority to act on behalf of the governing body?; 9 Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? If "Yes," provide the names and addresses in Schedule O.

Section B. Policies (This Section B requests information about policies not required by the Internal Revenue Code.)

Table with 3 columns: Question, Yes, No. Rows include: 10a Did the organization have local chapters, branches, or affiliates? b If "Yes," did the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with the organization's exempt purposes? 11a Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form? b Describe in Schedule O the process, if any, used by the organization to review this Form 990. 12a Did the organization have a written conflict of interest policy? If "No," go to line 13 b Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts? c Did the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe in Schedule O how this was done. 13 Did the organization have a written whistleblower policy? 14 Did the organization have a written document retention and destruction policy? 15 Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision? a The organization's CEO, Executive Director, or top management official b Other officers or key employees of the organization If "Yes" to line 15a or 15b, describe the process in Schedule O (see instructions). 16a Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year? b If "Yes," did the organization follow a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and take steps to safeguard the organization's exempt status with respect to such arrangements?

Section C. Disclosure

Table with 3 columns: Question, Yes, No. Rows include: 17 List the states with which a copy of this Form 990 is required to be filed AL, AR, CA, CT, FL, GA, HI, KS, KY, ME, MD, MA, MN, MS, NH, NJ, NM, NY, NC, OK, OR, PA, SC, TN, UT, VA, WA, WV, WI, AK, CO, IL, ND, OH 18 Section 6104 requires an organization to make its Form 1023 (or 1024-A if applicable), 990, and 990-T (501(c)(3)s only) available for public inspection. Indicate how you made these available. Check all that apply. Own website Another's website Upon request Other (explain in Schedule O) 19 Describe in Schedule O whether (and if so, how) the organization made its governing documents, conflict of interest policy, and financial statements available to the public during the tax year. 20 State the name, address, and telephone number of the person who possesses the organization's books and records: JENNIFER ANDERSON 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 (612) 224-9586

Part VII Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors

Check if Schedule O contains a response or note to any line in this Part VII

Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

1a Complete this table for all persons required to be listed. Report compensation for the calendar year ending with or within the organization's tax year.

- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation. Enter -0- in columns (D), (E), and (F) if no compensation was paid.
- List all of the organization's **current** key employees, if any. See instructions for definition of "key employee."
- List the organization's five **current** highest compensated employees (other than an officer, director, trustee or key employee) who received reportable compensation (Box 5 of Form W-2 and/or Box 7 of Form 1099-MISC) of more than \$100,000 from the organization and any related organizations.
- List all of the organization's **former** officers, key employees, or highest compensated employees who received more than \$100,000 of reportable compensation from the organization and any related organizations.
- List all of the organization's **former directors or trustees** that received, in the capacity as a former director or trustee of the organization, more than \$10,000 of reportable compensation from the organization and any related organizations.

See instructions for the order in which to list the persons above.

Check this box if neither the organization nor any related organization compensated any current officer, director, or trustee.

(A) Name and title	(B) Average hours per week (list any hours for related organizations below dotted line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional Trustee	Officer	Key employee	Highest compensated employee	Former			
See Additional Data Table										

Part VII Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees (continued)

Table with 6 main columns: (A) Name and title, (B) Average hours per week, (C) Position (Individual trustee or director, Institutional Trustee, Officer, Key employee, Highest compensated employee, Former), (D) Reportable compensation from the organization, (E) Reportable compensation from related organizations, (F) Estimated amount of other compensation.

Summary rows: 1b Sub-Total, 1c Total from continuation sheets to Part VII, Section A, 1d Total (add lines 1b and 1c) with values 3,193,235 and 348,063.

Question 2: Total number of individuals who received more than \$100,000 of reportable compensation from the organization.
Questions 3, 4, 5: Did the organization list any former officer, director or trustee...; For any individual listed on line 1a, is the sum of reportable compensation and other compensation from the organization and related organizations greater than \$150,000?; Did any person listed on line 1a receive or accrue compensation from any unrelated organization or individual for services rendered to the organization?

Section B. Independent Contractors

Question 1: Complete this table for your five highest compensated independent contractors that received more than \$100,000 of compensation from the organization.
Table with 3 columns: (A) Name and business address, (B) Description of services, (C) Compensation.
Entries include MAIN STREET FUNDING GROUP LLC, CLIFTON LARSON ALLEN LLP, NOVogradic & Company LLP, CSTMR LLC, and MARK GAVIN CONSULTING.

Question 2: Total number of independent contractors (including but not limited to those listed above) who received more than \$100,000 of compensation from the organization

Part VIII Statement of Revenue

Check if Schedule O contains a response or note to any line in this Part VIII

Table with 5 columns: (A) Total revenue, (B) Related or exempt function revenue, (C) Unrelated business revenue, (D) Revenue excluded from tax under sections 512 - 514. Rows include 1a-1g for Federated campaigns, membership dues, fundraising events, etc., and 1h Total.

Table for Program Service Revenue with 5 columns (A-D) and rows 2a-2f for LOAN SERVICING TRANSACTION FEES, OTHER LENDING INCOME, etc., and 2g Total.

Table for Other Revenue with 5 columns (A-D) and rows 3-11 for investment income, royalties, rental income, sales of assets, fundraising events, gaming activities, and sales of inventory, plus 12 Total revenue.

Part IX Statement of Functional Expenses

Section 501(c)(3) and 501(c)(4) organizations must complete all columns. All other organizations must complete column (A).

Check if Schedule O contains a response or note to any line in this Part IX

Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1 Grants and other assistance to domestic organizations and domestic governments. See Part IV, line 21	150,000	150,000		
2 Grants and other assistance to domestic individuals. See Part IV, line 22				
3 Grants and other assistance to foreign organizations, foreign governments, and foreign individuals. See Part IV, lines 15 and 16.				
4 Benefits paid to or for members				
5 Compensation of current officers, directors, trustees, and key employees	3,008,790	1,815,646	882,856	310,288
6 Compensation not included above, to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)				
7 Other salaries and wages	7,734,055	5,239,816	2,194,821	299,418
8 Pension plan accruals and contributions (include section 401 (k) and 403(b) employer contributions)				
9 Other employee benefits	1,033,122	723,185	268,612	41,325
10 Payroll taxes	638,399	436,684	171,912	29,803
11 Fees for services (non-employees):				
a Management				
b Legal	675,495	342,175	333,320	
c Accounting	314,660		314,660	
d Lobbying				
e Professional fundraising services. See Part IV, line 17				
f Investment management fees				
g Other (If line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Schedule O)	4,528,518	3,825,983	655,475	47,060
12 Advertising and promotion	390,041	343,540	46,501	
13 Office expenses	34,773	12,653	20,629	1,491
14 Information technology	218,736	156,103	55,937	6,696
15 Royalties				
16 Occupancy	299,661	205,162	83,045	11,454
17 Travel	250,512	188,497	58,169	3,846
18 Payments of travel or entertainment expenses for any federal, state, or local public officials				
19 Conferences, conventions, and meetings				
20 Interest	5,297,453	5,297,453		
21 Payments to affiliates				
22 Depreciation, depletion, and amortization	364,189	302,078	54,582	7,529
23 Insurance	200,765	102,319	91,434	7,012
24 Other expenses. Itemize expenses not covered above (List miscellaneous expenses in line 24e. If line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule O.)				
a PROVISION FOR LOAN LOSS	5,886,022	5,886,022		
b ALLOWANCE FOR RECEIVABL	839,664	839,664		
c AMORTIZATION OF SERVI	545,563	545,563		
d REFERRAL FEES	275,259	275,259		
e All other expenses	199,370	130,122	63,770	5,478
25 Total functional expenses. Add lines 1 through 24e	32,885,047	26,817,924	5,295,723	771,400
26 Joint costs. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation. Check here <input type="checkbox"/> if following SOP 98-2 (ASC 958-720).				

Part X Balance Sheet

Check if Schedule O contains a response or note to any line in this Part IX

		(A) Beginning of year		(B) End of year
Assets	1 Cash—non-interest-bearing		1	
	2 Savings and temporary cash investments	26,161,034	2	46,063,259
	3 Pledges and grants receivable, net	628,167	3	441,447
	4 Accounts receivable, net	564,467	4	20,748,175
	5 Loans and other payables to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons		5	
	6 Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), and persons described in section 4958(c)(3)(B)		6	
	7 Notes and loans receivable, net	85,376,204	7	197,201,397
	8 Inventories for sale or use		8	
	9 Prepaid expenses and deferred charges		9	
	10a Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D	10a 7,539,503		
	b Less: accumulated depreciation	10b 6,598,713	938,516	10c 940,790
	11 Investments—publicly traded securities		11	
	12 Investments—other securities. See Part IV, line 11		12	
	13 Investments—program-related. See Part IV, line 11		13	
	14 Intangible assets	1,406,196	14	1,406,196
	15 Other assets. See Part IV, line 11	6,195,540	15	5,592,485
16 Total assets. Add lines 1 through 15 (must equal line 34)	121,270,124	16	272,393,749	
Liabilities	17 Accounts payable and accrued expenses	9,696,399	17	19,160,087
	18 Grants payable		18	
	19 Deferred revenue		19	
	20 Tax-exempt bond liabilities		20	
	21 Escrow or custodial account liability. Complete Part IV of Schedule D	10,694,729	21	9,077,234
	22 Loans and other payables to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons		22	
	23 Secured mortgages and notes payable to unrelated third parties		23	140,059,009
	24 Unsecured notes and loans payable to unrelated third parties	97,866,551	24	81,906,335
	25 Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17 - 24). Complete Part X of Schedule D		25	
	26 Total liabilities. Add lines 17 through 25	118,257,679	26	250,202,665
Net Assets or Fund Balances	Organizations that follow FASB ASC 958, check here <input checked="" type="checkbox"/> and complete lines 27, 28, 32, and 33.			
	27 Net assets without donor restrictions	1,329,646	27	17,308,643
	28 Net assets with donor restrictions	1,682,799	28	4,882,441
	Organizations that do not follow FASB ASC 958, check here <input type="checkbox"/> and complete lines 29 through 33.			
	29 Capital stock or trust principal, or current funds		29	
	30 Paid-in or capital surplus, or land, building or equipment fund		30	
	31 Retained earnings, endowment, accumulated income, or other funds		31	
32 Total net assets or fund balances	3,012,445	32	22,191,084	
33 Total liabilities and net assets/fund balances	121,270,124	33	272,393,749	

Part XI Reconciliation of Net Assets

Check if Schedule O contains a response or note to any line in this Part XI

1	Total revenue (must equal Part VIII, column (A), line 12)	1	53,118,127
2	Total expenses (must equal Part IX, column (A), line 25)	2	32,885,047
3	Revenue less expenses. Subtract line 2 from line 1	3	20,233,080
4	Net assets or fund balances at beginning of year (must equal Part X, line 33, column (A))	4	3,012,445
5	Net unrealized gains (losses) on investments	5	
6	Donated services and use of facilities	6	
7	Investment expenses	7	
8	Prior period adjustments	8	75,980
9	Other changes in net assets or fund balances (explain in Schedule O)	9	-1,130,421
10	Net assets or fund balances at end of year. Combine lines 3 through 9 (must equal Part X, line 33, column (B))	10	22,191,084

Part XII Financial Statements and Reporting

Check if Schedule O contains a response or note to any line in this Part XII

- 1** Accounting method used to prepare the Form 990: Cash Accrual Other _____
 If the organization changed its method of accounting from a prior year or checked "Other," explain in Schedule O.
- 2a** Were the organization's financial statements compiled or reviewed by an independent accountant?
 If 'Yes,' check a box below to indicate whether the financial statements for the year were compiled or reviewed on a separate basis, consolidated basis, or both:
 Separate basis Consolidated basis Both consolidated and separate basis
- b** Were the organization's financial statements audited by an independent accountant?
 If 'Yes,' check a box below to indicate whether the financial statements for the year were audited on a separate basis, consolidated basis, or both:
 Separate basis Consolidated basis Both consolidated and separate basis
- c** If "Yes," to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant?
 If the organization changed either its oversight process or selection process during the tax year, explain in Schedule O.
- 3a** As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Single Audit Act and OMB Circular A-133?
- b** If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why in Schedule O and describe any steps taken to undergo such audits.

	Yes	No
2a		No
2b	Yes	
2c	Yes	
3a	Yes	
3b	Yes	

Additional Data

Software ID:

Software Version:

EIN: 41-1616861

Name: COMMUNITY REINVESTMENT FUND INC

Form 990 (2019)

Form 990, Part III, Line 4a:

LENDING - AS A NONPROFIT, MISSION DRIVEN ORGANIZATION, COMMUNITY REINVESTMENT FUND (CRF) PROVIDES OTHERWISE UNAVAILABLE LOAN CAPITAL TO COMMUNITIES, SMALL BUSINESSES, ENTREPRENEURS, NONPROFIT ORGANIZATIONS AND HOUSING ORGANIZATIONS. DURING THE FISCAL YEAR 2020, CRF PROVIDED FINANCING TOTALING \$189 MILLION IN 11 STATES. THE LOANS PROVIDED BY CRF RESULTING IN THE CREATION OR RETENTION OF MORE THAN 800 JOBS.

Form 990, Part III, Line 4b:

LOAN SERVICING - CRF IS A NATIONAL STANDARD & POOR'S-RATED LOAN SERVICER THAT SPECIALIZES IN PROVIDING HIGH-TOUCH, CUSTOMIZED SERVICE. WITH MORE THAN 20 YEARS OF EXPERIENCE, CRF FOCUSES ON SERVICING NON-TRADITIONAL LOAN PORTFOLIOS AND SERVING MISSION-ALIGNED ORGANIZATIONS. DURING THE 2020 FISCAL YEAR, CRF PROVIDED CONTRACT LOAN SERVICING FOR 59 COMMUNITY DEVELOPMENT LENDERS, REPRESENTING A VOLUME OF APPROXIMATELY 6,800 LOANS TOTALING \$731 MILLION.

Form 990, Part VII - Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors										
(A) Name and Title	(B) Average hours per week (list any hours for related organizations below dotted line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(D) Reportable compensation from the organization (W- 2/1099-MISC)	(E) Reportable compensation from related organizations (W- 2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional Trustee	Officer	Key employee	Highest compensated employee	Former			
FRANK ALTMAN CEO	40.00 0.00			X				374,038	0	20,620
GARY HOLMQUIST REGIONAL DIRECTOR OF BUSINESS DEVELOPMENT	40.00 0.00					X		287,071	0	31,151
JENNIFER ANDERSON PRESIDENT AND CFO	40.00 0.00			X				265,000	0	30,953
JENNIFER NOVAK SVP CAPITAL MARKETS	40.00 0.00			X				226,936	0	32,003
KEITH RACHEY SVP AND CHIEF IMPACT OFFICER	40.00 0.00			X				229,540	0	20,523
NICHOLAS ELDERS SENIOR VP TECHNOLOGY PLATFORMS	40.00 0.00			X				202,523	0	30,649
MICHELLE PAGE VP LOAN SERVICING	40.00 0.00			X				202,048	0	20,523
JUDITH JANDRO SVP SMALL BUSINESS LENDING	40.00 0.00			X				208,867	0	11,536
DANIEL KOMAREK SVP AND CRO	40.00 0.00			X				195,000	0	20,277
ERIC CHAPIN GENERAL COUNSEL	40.00 0.00				X			183,708	0	29,791

Form 990, Part VII - Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors

(A) Name and Title	(B) Average hours per week (list any hours for related organizations below dotted line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(D) Reportable compensation from the organization (W- 2/1099-MISC)	(E) Reportable compensation from related organizations (W- 2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional Trustee	Officer	Key employee	Highest compensated employee	Former			
JENNIFER ERICSON REGIONAL DIRECTOR OF BUSINESS DEVELOPMENT	40.00 0.00					X		186,450	0	21,901
ERIK MAU PRINCIPAL ARCHITECT	40.00 0.00					X		165,743	0	28,893
DEBRA MOUNSEY VP OF HUMAN RESOURCES	40.00 0.00				X			164,565	0	13,899
PETER BERNACIAK VP OF STRUCTURED FINANCE	40.00 0.00					X		153,172	0	21,279
PATRICK DAVIS VP OF PROGRAM STRATEGY AND DEVELOPMENT	40.00 0.00					X		148,574	0	14,065
REZA AGHAMIRZADEH CHAIR	1.00 0.00	X		X				0	0	0
LUTHER RAGIN JR VICE CHAIR	1.00 0.00	X		X				0	0	0
SALLI MARTYNIAK SECRETARY	1.00 0.00	X		X				0	0	0
LAURA TRUDEAU SECRETARY	1.00 0.00	X		X				0	0	0
EILEEN FITZGERALD TREASURER	1.00 0.00	X		X				0	0	0

Form 990, Part VII - Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors

(A) Name and Title	(B) Average hours per week (list any hours for related organizations below dotted line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(D) Reportable compensation from the organization (W- 2/1099-MISC)	(E) Reportable compensation from related organizations (W- 2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional Trustee	Officer	Key employee	Highest compensated employee	Former			
STEVEN KENT TREASURER	1.00 0.00	X		X				0	0	0
DAVID ADAME TRUSTEE	1.00 0.00	X						0	0	0
MICHAEL BANNER TRUSTEE	1.00 0.00	X						0	0	0
GAVIN BOROWIAK TRUSTEE	1.00 0.00	X						0	0	0
TONY BROWN TRUSTEE	1.00 0.00	X						0	0	0
DONET GRAVES TRUSTEE	1.00 0.00	X						0	0	0
CALVIN HOLMES TRUSTEE	1.00 0.00	X						0	0	0
WILLIAM KUGLER TRUSTEE	1.00 0.00	X						0	0	0
KIMBERLY LATTIMER-NELLIGAN TRUSTEE	1.00 0.00	X						0	0	0
WILLIE F LOGAN TRUSTEE	1.00 0.00	X						0	0	0

Form 990, Part VII - Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors

(A) Name and Title	(B) Average hours per week (list any hours for related organizations below dotted line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(D) Reportable compensation from the organization (W- 2/1099-MISC)	(E) Reportable compensation from related organizations (W- 2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional Trustee	Officer	Key employee	Highest compensated employee	Former			
ANDREW POSNER TRUSTEE	1.00 0.00	X						0	0	0
KATHRYN ROCK TRUSTEE	1.00 0.00	X						0	0	0
DANIEL SPILLER TRUSTEE	1.00 0.00	X						0	0	0

SCHEDULE A
(Form 990 or 990-EZ)

Public Charity Status and Public Support
Complete if the organization is a section 501(c)(3) organization or a section 4947(a)(1) nonexempt charitable trust.
▶ Attach to Form 990 or Form 990-EZ.
▶ Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047
2019
Open to Public Inspection

Department of the Treasury
Internal Revenue Service

Name of the organization
COMMUNITY REINVESTMENT FUND INC

Employer identification number
41-1616861

Part I Reason for Public Charity Status (All organizations must complete this part.) See instructions.

The organization is not a private foundation because it is: (For lines 1 through 12, check only one box.)

- 1 A church, convention of churches, or association of churches described in **section 170(b)(1)(A)(i).**
- 2 A school described in **section 170(b)(1)(A)(ii).** (Attach Schedule E (Form 990 or 990-EZ).)
- 3 A hospital or a cooperative hospital service organization described in **section 170(b)(1)(A)(iii).**
- 4 A medical research organization operated in conjunction with a hospital described in **section 170(b)(1)(A)(iii).** Enter the hospital's name, city, and state:
- 5 An organization operated for the benefit of a college or university owned or operated by a governmental unit described in **section 170(b)(1)(A)(iv).** (Complete Part II.)
- 6 A federal, state, or local government or governmental unit described in **section 170(b)(1)(A)(v).**
- 7 An organization that normally receives a substantial part of its support from a governmental unit or from the general public described in **section 170(b)(1)(A)(vi).** (Complete Part II.)
- 8 A community trust described in **section 170(b)(1)(A)(vi).** (Complete Part II.)
- 9 An agricultural research organization described in **170(b)(1)(A)(ix)** operated in conjunction with a land-grant college or university or a non-land grant college of agriculture. See instructions. Enter the name, city, and state of the college or university:
- 10 An organization that normally receives: (1) more than 33 1/3% of its support from contributions, membership fees, and gross receipts from activities related to its exempt functions—subject to certain exceptions, and (2) no more than 33 1/3% of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975. See **section 509(a)(2).** (Complete Part III.)
- 11 An organization organized and operated exclusively to test for public safety. See **section 509(a)(4).**
- 12 An organization organized and operated exclusively for the benefit of, to perform the functions of, or to carry out the purposes of one or more publicly supported organizations described in **section 509(a)(1)** or **section 509(a)(2).** See **section 509(a)(3).** Check the box in lines 12a through 12d that describes the type of supporting organization and complete lines 12e, 12f, and 12g.
 - a **Type I.** A supporting organization operated, supervised, or controlled by its supported organization(s), typically by giving the supported organization(s) the power to regularly appoint or elect a majority of the directors or trustees of the supporting organization. **You must complete Part IV, Sections A and B.**
 - b **Type II.** A supporting organization supervised or controlled in connection with its supported organization(s), by having control or management of the supporting organization vested in the same persons that control or manage the supported organization(s). **You must complete Part IV, Sections A and C.**
 - c **Type III functionally integrated.** A supporting organization operated in connection with, and functionally integrated with, its supported organization(s) (see instructions). **You must complete Part IV, Sections A, D, and E.**
 - d **Type III non-functionally integrated.** A supporting organization operated in connection with its supported organization(s) that is not functionally integrated. The organization generally must satisfy a distribution requirement and an attentiveness requirement (see instructions). **You must complete Part IV, Sections A and D, and Part V.**
 - e Check this box if the organization received a written determination from the IRS that it is a Type I, Type II, Type III functionally integrated, or Type III non-functionally integrated supporting organization.
 - f Enter the number of supported organizations 12

g Provide the following information about the supported organization(s).

(i) Name of supported organization	(ii) EIN	(iii) Type of organization (described on lines 1- 10 above (see instructions))	(iv) Is the organization listed in your governing document?		(v) Amount of monetary support (see instructions)	(vi) Amount of other support (see instructions)
			Yes	No		
See Additional Data Table						
Total	12				0	0

Part II Support Schedule for Organizations Described in Sections 170(b)(1)(A)(iv) and 170(b)(1)(A)(vi)

(Complete only if you checked the box on line 5, 7, or 8 of Part I or if the organization failed to qualify under Part III. If the organization failed to qualify under the tests listed below, please complete Part III.)

Section A. Public Support

Calendar year (or fiscal year beginning in) ▶		(a) 2015	(b) 2016	(c) 2017	(d) 2018	(e) 2019	(f) Total
1	Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grant.") . . .						
2	Tax revenues levied for the organization's benefit and either paid to or expended on its behalf. . . .						
3	The value of services or facilities furnished by a governmental unit to the organization without charge..						
4	Total. Add lines 1 through 3						
5	The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f). . .						
6	Public support. Subtract line 5 from line 4.						

Section B. Total Support

Calendar year (or fiscal year beginning in) ▶		(a) 2015	(b) 2016	(c) 2017	(d) 2018	(e) 2019	(f) Total
7	Amounts from line 4. . .						
8	Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources. . . .						
9	Net income from unrelated business activities, whether or not the business is regularly carried on. . .						
10	Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.). . .						
11	Total support. Add lines 7 through 10						
12	Gross receipts from related activities, etc. (see instructions)					12	
13	First five years. If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and stop here ▶ <input type="checkbox"/>						

Section C. Computation of Public Support Percentage

14	Public support percentage for 2019 (line 6, column (f) divided by line 11, column (f))	14	
15	Public support percentage for 2018 Schedule A, Part II, line 14	15	
16a	33 1/3% support test—2019. If the organization did not check the box on line 13, and line 14 is 33 1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization ▶ <input type="checkbox"/>		
b	33 1/3% support test—2018. If the organization did not check a box on line 13 or 16a, and line 15 is 33 1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization ▶ <input type="checkbox"/>		
17a	10%-facts-and-circumstances test—2019. If the organization did not check a box on line 13, 16a, or 16b, and line 14 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and stop here. Explain in Part VI how the organization meets the "facts-and-circumstances" test. The organization qualifies as a publicly supported organization ▶ <input type="checkbox"/>		
b	10%-facts-and-circumstances test—2018. If the organization did not check a box on line 13, 16a, 16b, or 17a, and line 15 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and stop here. Explain in Part VI how the organization meets the "facts-and-circumstances" test. The organization qualifies as a publicly supported organization ▶ <input type="checkbox"/>		
18	Private foundation. If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions ▶ <input type="checkbox"/>		

Part III Support Schedule for Organizations Described in Section 509(a)(2)

(Complete only if you checked the box on line 10 of Part I or if the organization failed to qualify under Part II. If the organization fails to qualify under the tests listed below, please complete Part II.)

Section A. Public Support

Calendar year (or fiscal year beginning in) ▶		(a) 2015	(b) 2016	(c) 2017	(d) 2018	(e) 2019	(f) Total
1	Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.") .						
2	Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in any activity that is related to the organization's tax-exempt purpose						
3	Gross receipts from activities that are not an unrelated trade or business under section 513						
4	Tax revenues levied for the organization's benefit and either paid to or expended on its behalf. . .						
5	The value of services or facilities furnished by a governmental unit to the organization without charge						
6	Total. Add lines 1 through 5						
7a	Amounts included on lines 1, 2, and 3 received from disqualified persons						
b	Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of \$5,000 or 1% of the amount on line 13 for the year.						
c	Add lines 7a and 7b.						
8	Public support. (Subtract line 7c from line 6.)						

Section B. Total Support

Calendar year (or fiscal year beginning in) ▶		(a) 2015	(b) 2016	(c) 2017	(d) 2018	(e) 2019	(f) Total
9	Amounts from line 6.						
10a	Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources. . .						
b	Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975.						
c	Add lines 10a and 10b.						
11	Net income from unrelated business activities not included in line 10b, whether or not the business is regularly carried on.						
12	Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.)						
13	Total support. (Add lines 9, 10c, 11, and 12.)						

14 First five years. If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and **stop here.**

Section C. Computation of Public Support Percentage

15	Public support percentage for 2019 (line 8, column (f) divided by line 13, column (f))	15	
16	Public support percentage from 2018 Schedule A, Part III, line 15	16	

Section D. Computation of Investment Income Percentage

17	Investment income percentage for 2019 (line 10c, column (f) divided by line 13, column (f))	17	
18	Investment income percentage from 2018 Schedule A, Part III, line 17	18	

19a 33 1/3% support tests—2019. If the organization did not check the box on line 14, and line 15 is more than 33 1/3%, and line 17 is not more than 33 1/3%, check this box and **stop here.** The organization qualifies as a publicly supported organization

b 33 1/3% support tests—2018. If the organization did not check a box on line 14 or line 19a, and line 16 is more than 33 1/3% and line 18 is not more than 33 1/3%, check this box and **stop here.** The organization qualifies as a publicly supported organization

20 Private foundation. If the organization did not check a box on line 14, 19a, or 19b, check this box and see instructions

Part IV Supporting Organizations

(Complete only if you checked a box on line 12 of Part I. If you checked 12a of Part I, complete Sections A and B. If you checked 12b of Part I, complete Sections A and C. If you checked 12c of Part I, complete Sections A, D, and E. If you checked 12d of Part I, complete Sections A and D, and complete Part V.)

Section A. All Supporting Organizations

		Yes	No
1	Are all of the organization's supported organizations listed by name in the organization's governing documents? <i>If "No," describe in Part VI how the supported organizations are designated. If designated by class or purpose, describe the designation. If historic and continuing relationship, explain.</i>		No
2	Did the organization have any supported organization that does not have an IRS determination of status under section 509(a)(1) or (2)? <i>If "Yes," explain in Part VI how the organization determined that the supported organization was described in section 509(a)(1) or (2).</i>		No
3a	Did the organization have a supported organization described in section 501(c)(4), (5), or (6)? <i>If "Yes," answer (b) and (c) below.</i>		No
b	Did the organization confirm that each supported organization qualified under section 501(c)(4), (5), or (6) and satisfied the public support tests under section 509(a)(2)? <i>If "Yes," describe in Part VI when and how the organization made the determination.</i>		
3b			
c	Did the organization ensure that all support to such organizations was used exclusively for section 170(c)(2)(B) purposes? <i>If "Yes," explain in Part VI what controls the organization put in place to ensure such use.</i>		
3c			
4a	Was any supported organization not organized in the United States ("foreign supported organization")? <i>If "Yes" and if you checked 12a or 12b in Part I, answer (b) and (c) below.</i>		No
4a			
b	Did the organization have ultimate control and discretion in deciding whether to make grants to the foreign supported organization? <i>If "Yes," describe in Part VI how the organization had such control and discretion despite being controlled or supervised by or in connection with its supported organizations.</i>		
4b			
c	Did the organization support any foreign supported organization that does not have an IRS determination under sections 501(c)(3) and 509(a)(1) or (2)? <i>If "Yes," explain in Part VI what controls the organization used to ensure that all support to the foreign supported organization was used exclusively for section 170(c)(2)(B) purposes.</i>		
4c			
5a	Did the organization add, substitute, or remove any supported organizations during the tax year? <i>If "Yes," answer (b) and (c) below (if applicable). Also, provide detail in Part VI, including (i) the names and EIN numbers of the supported organizations added, substituted, or removed; (ii) the reasons for each such action; (iii) the authority under the organization's organizing document authorizing such action; and (iv) how the action was accomplished (such as by amendment to the organizing document).</i>	Yes	
b	Type I or Type II only. Was any added or substituted supported organization part of a class already designated in the organization's organizing document?		No
5b			
c	Substitutions only. Was the substitution the result of an event beyond the organization's control?		
5c			
6	Did the organization provide support (whether in the form of grants or the provision of services or facilities) to anyone other than (i) its supported organizations, (ii) individuals that are part of the charitable class benefited by one or more of its supported organizations, or (iii) other supporting organizations that also support or benefit one or more of the filing organization's supported organizations? <i>If "Yes," provide detail in Part VI.</i>		No
6			
7	Did the organization provide a grant, loan, compensation, or other similar payment to a substantial contributor (defined in section 4958(c)(3)(C)), a family member of a substantial contributor, or a 35% controlled entity with regard to a substantial contributor? <i>If "Yes," complete Part I of Schedule L (Form 990 or 990-EZ) .</i>		No
7			
8	Did the organization make a loan to a disqualified person (as defined in section 4958) not described in line 7? <i>If "Yes," complete Part I of Schedule L (Form 990 or 990-EZ).</i>		No
8			
9a	Was the organization controlled directly or indirectly at any time during the tax year by one or more disqualified persons as defined in section 4946 (other than foundation managers and organizations described in section 509(a)(1) or (2))? <i>If "Yes," provide detail in Part VI.</i>		No
9a			
b	Did one or more disqualified persons (as defined in line 9a) hold a controlling interest in any entity in which the supporting organization had an interest? <i>If "Yes," provide detail in Part VI.</i>		No
9b			
c	Did a disqualified person (as defined in line 9a) have an ownership interest in, or derive any personal benefit from, assets in which the supporting organization also had an interest? <i>If "Yes," provide detail in Part VI.</i>		No
9c			
10a	Was the organization subject to the excess business holdings rules of section 4943 because of section 4943(f) (regarding certain Type II supporting organizations, and all Type III non-functionally integrated supporting organizations)? <i>If "Yes," answer line 10b below.</i>		No
10a			
b	Did the organization have any excess business holdings in the tax year? <i>(Use Schedule C, Form 4720, to determine whether the organization had excess business holdings).</i>		
10b			

Part IV Supporting Organizations (continued)

		Yes	No
11	Has the organization accepted a gift or contribution from any of the following persons?		
a	A person who directly or indirectly controls, either alone or together with persons described in (b) and (c) below, the governing body of a supported organization?		
b	A family member of a person described in (a) above?		
c	A 35% controlled entity of a person described in (a) or (b) above? <i>If "Yes" to a, b, or c, provide detail in Part VI.</i>		
		11a	No
		11b	No
		11c	No

Section B. Type I Supporting Organizations

		Yes	No
1	Did the directors, trustees, or membership of one or more supported organizations have the power to regularly appoint or elect at least a majority of the organization's directors or trustees at all times during the tax year? <i>If "No," describe in Part VI how the supported organization(s) effectively operated, supervised, or controlled the organization's activities. If the organization had more than one supported organization, describe how the powers to appoint and/or remove directors or trustees were allocated among the supported organizations and what conditions or restrictions, if any, applied to such powers during the tax year.</i>		
		1	
2	Did the organization operate for the benefit of any supported organization other than the supported organization(s) that operated, supervised, or controlled the supporting organization? <i>If "Yes," explain in Part VI how providing such benefit carried out the purposes of the supported organization(s) that operated, supervised or controlled the supporting organization.</i>		
		2	

Section C. Type II Supporting Organizations

		Yes	No
1	Were a majority of the organization's directors or trustees during the tax year also a majority of the directors or trustees of each of the organization's supported organization(s)? <i>If "No," describe in Part VI how control or management of the supporting organization was vested in the same persons that controlled or managed the supported organization(s).</i>		
		1	No

Section D. All Type III Supporting Organizations

		Yes	No
1	Did the organization provide to each of its supported organizations, by the last day of the fifth month of the organization's tax year, (i) a written notice describing the type and amount of support provided during the prior tax year, (ii) a copy of the Form 990 that was most recently filed as of the date of notification, and (iii) copies of the organization's governing documents in effect on the date of notification, to the extent not previously provided?		
		1	
2	Were any of the organization's officers, directors, or trustees either (i) appointed or elected by the supported organization (s) or (ii) serving on the governing body of a supported organization? <i>If "No," explain in Part VI how the organization maintained a close and continuous working relationship with the supported organization(s).</i>		
		2	
3	By reason of the relationship described in (2), did the organization's supported organizations have a significant voice in the organization's investment policies and in directing the use of the organization's income or assets at all times during the tax year? <i>If "Yes," describe in Part VI the role the organization's supported organizations played in this regard.</i>		
		3	

Section E. Type III Functionally-Integrated Supporting Organizations

1	Check the box next to the method that the organization used to satisfy the Integral Part Test during the year (see instructions):		
a	<input type="checkbox"/> The organization satisfied the Activities Test. Complete line 2 below.		
b	<input type="checkbox"/> The organization is the parent of each of its supported organizations. Complete line 3 below.		
c	<input type="checkbox"/> The organization supported a governmental entity. Describe in Part VI how you supported a government entity (see instructions)		
2	Activities Test. Answer (a) and (b) below.		
a	Did substantially all of the organization's activities during the tax year directly further the exempt purposes of the supported organization(s) to which the organization was responsive? <i>If "Yes," then in Part VI identify those supported organizations and explain how these activities directly furthered their exempt purposes, how the organization was responsive to those supported organizations, and how the organization determined that these activities constituted substantially all of its activities.</i>	Yes	No
		2a	
b	Did the activities described in (a) constitute activities that, but for the organization's involvement, one or more of the organization's supported organization(s) would have been engaged in? <i>If "Yes," explain in Part VI the reasons for the organization's position that its supported organization(s) would have engaged in these activities but for the organization's involvement.</i>		
		2b	
3	Parent of Supported Organizations. Answer (a) and (b) below.		
a	Did the organization have the power to regularly appoint or elect a majority of the officers, directors, or trustees of each of the supported organizations? <i>Provide details in Part VI.</i>		
		3a	
b	Did the organization exercise a substantial degree of direction over the policies, programs and activities of each of its supported organizations? <i>If "Yes," describe in Part VI the role played by the organization in this regard.</i>		
		3b	

Part V Type III Non-Functionally Integrated 509(a)(3) Supporting Organizations

- 1** Check here if the organization satisfied the Integral Part Test as a qualifying trust on Nov. 20, 1970 (explain in Part VI). **See instructions.** All other Type III non-functionally integrated supporting organizations must complete Sections A through E.

Section A - Adjusted Net Income		(A) Prior Year	(B) Current Year (optional)
1	Net short-term capital gain	1	
2	Recoveries of prior-year distributions	2	
3	Other gross income (see instructions)	3	
4	Add lines 1 through 3	4	
5	Depreciation and depletion	5	
6	Portion of operating expenses paid or incurred for production or collection of gross income or for management, conservation, or maintenance of property held for production of income (see instructions)	6	
7	Other expenses (see instructions)	7	
8	Adjusted Net Income (subtract lines 5, 6 and 7 from line 4)	8	
Section B - Minimum Asset Amount		(A) Prior Year	(B) Current Year (optional)
1	Aggregate fair market value of all non-exempt-use assets (see instructions for short tax year or assets held for part of year):	1	
a	Average monthly value of securities	1a	
b	Average monthly cash balances	1b	
c	Fair market value of other non-exempt-use assets	1c	
d	Total (add lines 1a, 1b, and 1c)	1d	
e	Discount claimed for blockage or other factors (explain in detail in Part VI):		
2	Acquisition indebtedness applicable to non-exempt use assets	2	
3	Subtract line 2 from line 1d	3	
4	Cash deemed held for exempt use. Enter 1-1/2% of line 3 (for greater amount, see instructions).	4	
5	Net value of non-exempt-use assets (subtract line 4 from line 3)	5	
6	Multiply line 5 by .035	6	
7	Recoveries of prior-year distributions	7	
8	Minimum Asset Amount (add line 7 to line 6)	8	
Section C - Distributable Amount			Current Year
1	Adjusted net income for prior year (from Section A, line 8, Column A)	1	
2	Enter 85% of line 1	2	
3	Minimum asset amount for prior year (from Section B, line 8, Column A)	3	
4	Enter greater of line 2 or line 3	4	
5	Income tax imposed in prior year	5	
6	Distributable Amount. Subtract line 5 from line 4, unless subject to emergency temporary reduction (see instructions)	6	
7	<input type="checkbox"/> Check here if the current year is the organization's first as a non-functionally-integrated Type III supporting organization (see instructions)		

Part V Type III Non-Functionally Integrated 509(a)(3) Supporting Organizations (continued)

Section D - Distributions	Current Year
1 Amounts paid to supported organizations to accomplish exempt purposes	
2 Amounts paid to perform activity that directly furthers exempt purposes of supported organizations, in excess of income from activity	
3 Administrative expenses paid to accomplish exempt purposes of supported organizations	
4 Amounts paid to acquire exempt-use assets	
5 Qualified set-aside amounts (prior IRS approval required)	
6 Other distributions (describe in Part VI). See instructions	
7 Total annual distributions. Add lines 1 through 6.	
8 Distributions to attentive supported organizations to which the organization is responsive (provide details in Part VI). See instructions	
9 Distributable amount for 2019 from Section C, line 6	
10 Line 8 amount divided by Line 9 amount	

Section E - Distribution Allocations (see instructions)	(i) Excess Distributions	(ii) Underdistributions Pre-2019	(iii) Distributable Amount for 2019
1 Distributable amount for 2019 from Section C, line 6			
2 Underdistributions, if any, for years prior to 2019 (reasonable cause required-- explain in Part VI). See instructions.			
3 Excess distributions carryover, if any, to 2019:			
a From 2014.			
b From 2015.			
c From 2016.			
d From 2017.			
e From 2018.			
f Total of lines 3a through e			
g Applied to underdistributions of prior years			
h Applied to 2019 distributable amount			
i Carryover from 2014 not applied (see instructions)			
j Remainder. Subtract lines 3g, 3h, and 3i from 3f.			
4 Distributions for 2019 from Section D, line 7:			
\$			
a Applied to underdistributions of prior years			
b Applied to 2019 distributable amount			
c Remainder. Subtract lines 4a and 4b from 4.			
5 Remaining underdistributions for years prior to 2019, if any. Subtract lines 3g and 4a from line 2. If the amount is greater than zero, explain in Part VI . See instructions.			
6 Remaining underdistributions for 2019. Subtract lines 3h and 4b from line 1. If the amount is greater than zero, explain in Part VI . See instructions.			
7 Excess distributions carryover to 2020. Add lines 3j and 4c.			
8 Breakdown of line 7:			
a Excess from 2015.			
b Excess from 2016.			
c Excess from 2017.			
d Excess from 2018.			
e Excess from 2019.			

Part VI Supplemental Information. Provide the explanations required by Part II, line 10; Part II, line 17a or 17b; Part III, line 12; Part IV, Section A, lines 1, 2, 3b, 3c, 4b, 4c, 5a, 6, 9a, 9b, 9c, 11a, 11b, and 11c; Part IV, Section B, lines 1 and 2; Part IV, Section C, line 1; Part IV, Section D, lines 2 and 3; Part IV, Section E, lines 1c, 2a, 2b, 3a and 3b; Part V, line 1; Part V, Section B, line 1e; Part V Section D, lines 5, 6, and 8; and Part V, Section E, lines 2, 5, and 6. Also complete this part for any additional information. (See instructions).

Facts And Circumstances Test

990 Schedule A, Supplemental Information

Return Reference	Explanation
PART IV, SECTION A, LINE 1	<p>ORGANIZATIONS LISTED IN GOVERNING DOCUMENTS: CRF IS A NOT-FOR-PROFIT FINANCIAL SERVICES CORPORATION THAT PROVIDES SERVICES AND NEW LOAN CAPITAL FOR COMMUNITY BASED DEVELOPMENT ORGANIZATIONS, INCLUDING 501(C)3 ENTITIES AND GOVERNMENTAL ENTITIES. CRF SUPPORTS A CLASS OF BENEFICIARY ORGANIZATIONS THAT INCLUDE SECTION 501(C)(3) LOCAL ECONOMIC DEVELOPMENT ORGANIZATIONS AND UNITS OF FEDERAL, STATE, COUNTY OR MUNICIPAL GOVERNMENT, OR DULY CONSTITUTED AGENCIES THEREOF THAT FOCUS THEIR LENDING ACTIVITIES AT ECONOMICALLY DISTRESSED OR DECLINING AREAS, DISADVANTAGED PERSONS, NEIGHBORHOOD OR COMMUNITY REVITALIZATION, OR OTHER SECTION 501(C)(3) CHARITABLE PURPOSES AND THAT ARE CLASSIFIED AS SECTION 509(A)(1) OR (2) ORGANIZATIONS UNDER THE INTERNAL REVENUE CODE. THE GOVERNING INSTRUMENTS OF THE ORGANIZATION PROVIDE THAT ITS SUPPORTED ORGANIZATIONS INCLUDE LOCAL ECONOMIC DEVELOPMENT ORGANIZATIONS THAT ARE CLASSIFIED AS PUBLIC CHARITIES AND GOVERNMENTAL UNITS.</p>

990 Schedule A, Supplemental Information

Return Reference	Explanation
PART IV, SECTION A, LINE 5A	<p>SUPPORTED ORGANIZATIONS LISTING: THE FOLLOWING ORGANIZATIONS WERE ADDED FROM THE REPORTABLE LIST OF SUPPORTED ORGANIZATIONS FOR PURPOSES OF SCHEDULE A: NEIGHBORHOOD LENDING PARTNERS INC.: 01-0581489, A REPRESENTATIVE OF THE SUPPORTED ORGANIZATION IS ON THE BOARD OF TRUSTEES OF COMMUNITY REINVESTMENT FUND. TENDERLOIN NEIGHBORHOOD DEVELOPMENT CORPORATION: 94-2761808, A REPRESENTATIVE OF THE SUPPORTED ORGANIZATION IS ON THE BOARD OF TRUSTEES OF COMMUNITY REINVESTMENT FUND. THE FOLLOWING ORGANIZATIONS WERE REMOVED FROM THE REPORTABLE LIST OF SUPPORTED ORGANIZATIONS FOR PURPOSES OF SCHEDULE A: GREATER METROPOLITAN HOUSING CORPORATION: 41-0968007, BOARD MEMBER LEFT THAT WAS AFFILIATED WITH THIS SUPPORTED ORGANIZATION LIFTFUND INC.: 74-2712770, BOARD MEMBER LEFT THAT WAS AFFILIATED WITH THIS SUPPORTED ORGANIZATION WAR ON POVERTY - FLORIDA, INC.: 20-8631269, BOARD MEMBER LEFT THAT WAS AFFILIATED WITH THIS SUPPORTED ORGANIZATION</p>

990 Schedule A, Supplemental Information

Return Reference	Explanation
PART IV, SECTION C, LINE 1	ORGANIZATIONS LISTED IN GOVERNING DOCUMENTS: THE GOVERNING INSTRUMENTS OF THE ORGANIZATION REQUIRE THAT A MAJORITY OF ITS TRUSTEES SHALL BE REPRESENTATIVES OF SUPPORTED ORGANIZATIONS. THE ORGANIZATION SERVES A CLASS OF SUPPORTED ORGANIZATIONS AS DESCRIBED ABOVE. THE ORGANIZATION IS CONTROLLED BY THE ORGANIZATIONS IT SUPPORTS SINCE THE MAJORITY OF THE ORGANIZATION'S TRUSTEES ARE REPRESENTATIVES OF ITS SUPPORTED ORGANIZATIONS.

Additional Data

Software ID:

Software Version:

EIN: 41-1616861

Name: COMMUNITY REINVESTMENT FUND INC

Form 990, Sch A, Part I, Line 12g - Provide the following information about the supported organization(s).

(i) Name of supported organization	(ii) EIN	(iii) Type of organization (described on lines 1- 9 above (see instructions))	(iv) Is the organization listed in your governing document?		(v) Amount of monetary support (see instructions)	(vi) Amount of other support (see instructions)
			Yes	No		
LOW INCOME INVESTMENT FUND	942952578	7		No	0	0
LOS ANGELES LDC INC	953532380	10		No	0	0
FORWARD COMMUNITY INVESTMENTS INC	391815578	7		No	0	0
NEIGHBORHOOD LENDING PARTNERS	010581489	10		No	0	0
CHICAGO COMMUNITY LOAN FUND	363762123	7		No	0	0
STEWARD OF AFFORDABLE HOUSING FOR THE FUTURE	061697213	7		No	0	0
TENDERLOIN NEIGHBORHOOD DEVELOPMENT CORPORATION	942761808	10		No	0	0
INVEST DETROIT FOUNDATION	271927369	7		No	0	0
CHICANOS POR LA CAUSA	860227210	7		No	0	0
CAPITAL GOOD FUND	800348382	10		No	0	0
MILWAUKEE COMMUNITY BUSINESS COLLABORATIVE INC	463689224	7		No	0	0
OPA-LOCKA COMMUNITY DEVELOPMENT CORPORATION	592106635	7		No	0	0

SCHEDULE C
(Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

Political Campaign and Lobbying Activities
For Organizations Exempt From Income Tax Under section 501(c) and section 527

▶Complete if the organization is described below. ▶Attach to Form 990 or Form 990-EZ.
▶Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

2019
Open to Public Inspection

If the organization answered "Yes" on Form 990, Part IV, Line 3, or Form 990-EZ, Part V, line 46 (Political Campaign Activities), then

- Section 501(c)(3) organizations: Complete Parts I-A and B. Do not complete Part I-C.
- Section 501(c) (other than section 501(c)(3)) organizations: Complete Parts I-A and C below. Do not complete Part I-B.
- Section 527 organizations: Complete Part I-A only.

If the organization answered "Yes" on Form 990, Part IV, Line 4, or Form 990-EZ, Part VI, line 47 (Lobbying Activities), then

- Section 501(c)(3) organizations that have filed Form 5768 (election under section 501(h)): Complete Part II-A. Do not complete Part II-B.
- Section 501(c)(3) organizations that have NOT filed Form 5768 (election under section 501(h)): Complete Part II-B. Do not complete Part II-A.

If the organization answered "Yes" on Form 990, Part IV, Line 5 (Proxy Tax) (see separate instructions) or Form 990-EZ, Part V, line 35c (Proxy Tax) (see separate instructions), then

- Section 501(c)(4), (5), or (6) organizations: Complete Part III.

Name of the organization COMMUNITY REINVESTMENT FUND INC	Employer identification number 41-1616861
-------------------------------------------------------------	----------------------------------------------

Part I-A Complete if the organization is exempt under section 501(c) or is a section 527 organization.

1 Provide a description of the organization's direct and indirect political campaign activities in Part IV (see instructions for definition of "political campaign activities")

2 Political campaign activity expenditures (see instructions) ▶ \$ 0

3 Volunteer hours for political campaign activities (see instructions) 0

Part I-B Complete if the organization is exempt under section 501(c)(3).

1 Enter the amount of any excise tax incurred by the organization under section 4955 ▶ \$ 0

2 Enter the amount of any excise tax incurred by organization managers under section 4955 ▶ \$ 0

3 If the organization incurred a section 4955 tax, did it file Form 4720 for this year? Yes No

4a Was a correction made? Yes No

b If "Yes," describe in Part IV.

Part I-C Complete if the organization is exempt under section 501(c), except section 501(c)(3).

1 Enter the amount directly expended by the filing organization for section 527 exempt function activities ▶ \$ 0

2 Enter the amount of the filing organization's funds contributed to other organizations for section 527 exempt function activities ▶ \$ 0

3 Total exempt function expenditures. Add lines 1 and 2. Enter here and on Form 1120-POL, line 17b..... ▶ \$ 0

4 Did the filing organization file **Form 1120-POL** for this year? Yes No

5 Enter the names, addresses and employer identification number (EIN) of all section 527 political organizations to which the filing organization made payments. For each organization listed, enter the amount paid from the filing organization's funds. Also enter the amount of political contributions received that were promptly and directly delivered to a separate political organization, such as a separate segregated fund or a political action committee (PAC). If additional space is needed, provide information in Part IV.

(a) Name	(b) Address	(c) EIN	(d) Amount paid from filing organization's funds. If none, enter -0-.	(e) Amount of political contributions received and promptly and directly delivered to a separate political organization. If none, enter -0-.
1				
2				
3				
4				
5				
6				

Part II-A Complete if the organization is exempt under section 501(c)(3) and filed Form 5768 (election under section 501(h)).

- A** Check if the filing organization belongs to an affiliated group (and list in Part IV each affiliated group member's name, address, EIN, expenses, and share of excess lobbying expenditures).
- B** Check if the filing organization checked box A and "limited control" provisions apply.

Limits on Lobbying Expenditures (The term "expenditures" means amounts paid or incurred.)	(a) Filing organization's totals	(b) Affiliated group totals												
1a Total lobbying expenditures to influence public opinion (grass roots lobbying)														
b Total lobbying expenditures to influence a legislative body (direct lobbying)														
c Total lobbying expenditures (add lines 1a and 1b)														
d Other exempt purpose expenditures														
e Total exempt purpose expenditures (add lines 1c and 1d)														
f Lobbying nontaxable amount. Enter the amount from the following table in both columns.														
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 35%;">If the amount on line 1e, column (a) or (b) is:</th> <th>The lobbying nontaxable amount is:</th> </tr> </thead> <tbody> <tr> <td>Not over \$500,000</td> <td>20% of the amount on line 1e.</td> </tr> <tr> <td>Over \$500,000 but not over \$1,000,000</td> <td>\$100,000 plus 15% of the excess over \$500,000.</td> </tr> <tr> <td>Over \$1,000,000 but not over \$1,500,000</td> <td>\$175,000 plus 10% of the excess over \$1,000,000.</td> </tr> <tr> <td>Over \$1,500,000 but not over \$17,000,000</td> <td>\$225,000 plus 5% of the excess over \$1,500,000.</td> </tr> <tr> <td>Over \$17,000,000</td> <td>\$1,000,000.</td> </tr> </tbody> </table>			If the amount on line 1e, column (a) or (b) is:	The lobbying nontaxable amount is:	Not over \$500,000	20% of the amount on line 1e.	Over \$500,000 but not over \$1,000,000	\$100,000 plus 15% of the excess over \$500,000.	Over \$1,000,000 but not over \$1,500,000	\$175,000 plus 10% of the excess over \$1,000,000.	Over \$1,500,000 but not over \$17,000,000	\$225,000 plus 5% of the excess over \$1,500,000.	Over \$17,000,000	\$1,000,000.
If the amount on line 1e, column (a) or (b) is:	The lobbying nontaxable amount is:													
Not over \$500,000	20% of the amount on line 1e.													
Over \$500,000 but not over \$1,000,000	\$100,000 plus 15% of the excess over \$500,000.													
Over \$1,000,000 but not over \$1,500,000	\$175,000 plus 10% of the excess over \$1,000,000.													
Over \$1,500,000 but not over \$17,000,000	\$225,000 plus 5% of the excess over \$1,500,000.													
Over \$17,000,000	\$1,000,000.													
g Grassroots nontaxable amount (enter 25% of line 1f)														
h Subtract line 1g from line 1a. If zero or less, enter -0-														
i Subtract line 1f from line 1c. If zero or less, enter -0-														
j If there is an amount other than zero on either line 1h or line 1i, did the organization file Form 4720 reporting section 4911 tax for this year?	<input type="checkbox"/> Yes <input type="checkbox"/> No													

4-Year Averaging Period Under Section 501(h)
(Some organizations that made a section 501(h) election do not have to complete all of the five columns below. See the separate instructions for lines 2a through 2f.)

Lobbying Expenditures During 4-Year Averaging Period					
Calendar year (or fiscal year beginning in)	(a) 2016	(b) 2017	(c) 2018	(d) 2019	(e) Total
2a Lobbying nontaxable amount					
b Lobbying ceiling amount (150% of line 2a, column(e))					
c Total lobbying expenditures					
d Grassroots nontaxable amount					
e Grassroots ceiling amount (150% of line 2d, column (e))					
f Grassroots lobbying expenditures					

Part II-B Complete if the organization is exempt under section 501(c)(3) and has NOT filed Form 5768 (election under section 501(h)).

For each "Yes" response on lines 1a through 1i below, provide in Part IV a detailed description of the lobbying activity.

		(a)		(b)
		Yes	No	Amount
1	During the year, did the filing organization attempt to influence foreign, national, state or local legislation, including any attempt to influence public opinion on a legislative matter or referendum, through the use of:			
a	Volunteers?		No	
b	Paid staff or management (include compensation in expenses reported on lines 1c through 1i)?		No	
c	Media advertisements?		No	
d	Mailings to members, legislators, or the public?		No	
e	Publications, or published or broadcast statements?		No	
f	Grants to other organizations for lobbying purposes?		No	
g	Direct contact with legislators, their staffs, government officials, or a legislative body?		No	
h	Rallies, demonstrations, seminars, conventions, speeches, lectures, or any similar means?		No	
i	Other activities?	Yes		63,000
j	Total. Add lines 1c through 1i			63,000
2a	Did the activities in line 1 cause the organization to be not described in section 501(c)(3)?		No	
b	If "Yes," enter the amount of any tax incurred under section 4912			
c	If "Yes," enter the amount of any tax incurred by organization managers under section 4912			
d	If the filing organization incurred a section 4912 tax, did it file Form 4720 for this year?			

Part III-A Complete if the organization is exempt under section 501(c)(4), section 501(c)(5), or section 501(c)(6).

		Yes	No
1	Were substantially all (90% or more) dues received nondeductible by members?	1	
2	Did the organization make only in-house lobbying expenditures of \$2,000 or less?	2	
3	Did the organization agree to carry over lobbying and political expenditures from the prior year?	3	

Part III-B Complete if the organization is exempt under section 501(c)(4), section 501(c)(5), or section 501(c)(6) and if either (a) BOTH Part III-A, lines 1 and 2, are answered "No" OR (b) Part III-A, line 3, is answered "Yes."

1	Dues, assessments and similar amounts from members	1	
2	Section 162(e) nondeductible lobbying and political expenditures (do not include amounts of political expenses for which the section 527(f) tax was paid).		
a	Current year	2a	
b	Carryover from last year	2b	
c	Total	2c	
3	Aggregate amount reported in section 6033(e)(1)(A) notices of nondeductible section 162(e) dues .	3	
4	If notices were sent and the amount on line 2c exceeds the amount on line 3, what portion of the excess does the organization agree to carryover to the reasonable estimate of nondeductible lobbying and political expenditure next year?	4	
5	Taxable amount of lobbying and political expenditures (see instructions)	5	

Part IV Supplemental Information

Provide the descriptions required for Part I-A, line 1; Part I-B, line 4; Part I-C, line 5; Part II-A (affiliated group list); Part II-A, lines 1 and 2 (see instructions), and Part II-B, line 1. Also, complete this part for any additional information.

Return Reference	Explanation
PART II-B, LINE 1:	DESCRIPTION OF LOBBYING ACTIVITIES: CRF HAS PAID A CONSULTING FIRM TO ASSIST WITH WORK IN CONGRESS FOR THE CONTINUED ADVOCACY FOR THE NEW MARKETS TAX CREDIT PROGRAM, BOND GUARANTEE PROGRAM, AND OTHER PROGRAMS THAT BENEFIT THE CDFI INDUSTRY.

SCHEDULE D
(Form 990)

Department of the Treasury
Internal Revenue Service

Supplemental Financial Statements

OMB No. 1545-0047
2019
Open to Public Inspection

▶ Complete if the organization answered "Yes," on Form 990, Part IV, line 6, 7, 8, 9, 10, 11a, 11b, 11c, 11d, 11e, 11f, 12a, or 12b.
▶ Attach to Form 990.
▶ Go to www.irs.gov/Form990 for instructions and the latest information.

Name of the organization
COMMUNITY REINVESTMENT FUND INC

Employer identification number
41-1616861

Part I Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts.
Complete if the organization answered "Yes" on Form 990, Part IV, line 6.

	(a) Donor advised funds	(b) Funds and other accounts
1 Total number at end of year		
2 Aggregate value of contributions to (during year)		
3 Aggregate value of grants from (during year)		
4 Aggregate value at end of year		

5 Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization's property, subject to the organization's exclusive legal control? Yes No

6 Did the organization inform all grantees, donors, and donor advisors in writing that grant funds can be used only for charitable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring impermissible private benefit? Yes No

Part II Conservation Easements.
Complete if the organization answered "Yes" on Form 990, Part IV, line 7.

1 Purpose(s) of conservation easements held by the organization (check all that apply).

Preservation of land for public use (e.g., recreation or education) Preservation of an historically important land area

Protection of natural habitat Preservation of a certified historic structure

Preservation of open space

2 Complete lines 2a through 2d if the organization held a qualified conservation contribution in the form of a conservation easement on the last day of the tax year.

	Held at the End of the Year
a Total number of conservation easements	2a
b Total acreage restricted by conservation easements	2b
c Number of conservation easements on a certified historic structure included in (a)	2c
d Number of conservation easements included in (c) acquired after 7/25/06, and not on a historic structure listed in the National Register	2d

3 Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the tax year ▶ _____

4 Number of states where property subject to conservation easement is located ▶ _____

5 Does the organization have a written policy regarding the periodic monitoring, inspection, handling of violations, and enforcement of the conservation easements it holds? Yes No

6 Staff and volunteer hours devoted to monitoring, inspecting, handling of violations, and enforcing conservation easements during the year ▶ _____

7 Amount of expenses incurred in monitoring, inspecting, handling of violations, and enforcing conservation easements during the year ▶ \$ _____

8 Does each conservation easement reported on line 2(d) above satisfy the requirements of section 170(h)(4)(B)(i) and section 170(h)(4)(B)(ii)? Yes No

9 In Part XIII, describe how the organization reports conservation easements in its revenue and expense statement, and balance sheet, and include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements.

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets.
Complete if the organization answered "Yes" on Form 990, Part IV, line 8.

1a If the organization elected, as permitted under SFAS 116 (ASC 958), not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide, in Part XIII, the text of the footnote to its financial statements that describes these items.

b If the organization elected, as permitted under SFAS 116 (ASC 958), to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items:

(i) Revenue included on Form 990, Part VIII, line 1 ▶ \$ _____

(ii) Assets included in Form 990, Part X ▶ \$ _____

2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under SFAS 116 (ASC 958) relating to these items:

a Revenue included on Form 990, Part VIII, line 1 ▶ \$ _____

b Assets included in Form 990, Part X ▶ \$ _____

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets *(continued)*

- 3** Using the organization's acquisition, accession, and other records, check any of the following that are a significant use of its collection items (check all that apply):
- a** Public exhibition
 - b** Scholarly research
 - c** Preservation for future generations
 - d** Loan or exchange programs
 - e** Other
- 4** Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIII.
- 5** During the year, did the organization solicit or receive donations of art, historical treasures or other similar assets to be sold to raise funds rather than to be maintained as part of the organization's collection? . . . **Yes** **No**

Part IV Escrow and Custodial Arrangements.

Complete if the organization answered "Yes" on Form 990, Part IV, line 9, or reported an amount on Form 990, Part X, line 21.

- 1a** Is the organization an agent, trustee, custodian or other intermediary for contributions or other assets not included on Form 990, Part X? **Yes** **No**
- b** If "Yes," explain the arrangement in Part XIII and complete the following table:
- | | Amount |
|---------------------------------------------------|--------|
| 1c Beginning balance | |
| 1d Additions during the year | |
| 1e Distributions during the year | |
| 1f Ending balance | |
- 2a** Did the organization include an amount on Form 990, Part X, line 21, for escrow or custodial account liability? . . . **Yes** **No**
- b** If "Yes," explain the arrangement in Part XIII. Check here if the explanation has been provided in Part XIII

Part V Endowment Funds.

Complete if the organization answered "Yes" on Form 990, Part IV, line 10.

	(a) Current year	(b) Prior year	(c) Two years back	(d) Three years back	(e) Four years back
1a Beginning of year balance					
b Contributions					
c Net investment earnings, gains, and losses					
d Grants or scholarships					
e Other expenditures for facilities and programs					
f Administrative expenses					
g End of year balance					

- 2** Provide the estimated percentage of the current year end balance (line 1g, column (a)) held as:
- a** Board designated or quasi-endowment ▶
 - b** Permanent endowment ▶
 - c** Temporarily restricted endowment ▶
- The percentages on lines 2a, 2b, and 2c should equal 100%.
- 3a** Are there endowment funds not in the possession of the organization that are held and administered for the organization by:
- | | Yes | No |
|--------------------------------------------------------------------------------------------------------|---------------|----|
| (i) unrelated organizations | 3a(i) | |
| (ii) related organizations | 3a(ii) | |
| b If "Yes" on 3a(ii), are the related organizations listed as required on Schedule R? | 3b | |
- 4** Describe in Part XIII the intended uses of the organization's endowment funds.

Part VI Land, Buildings, and Equipment.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11a. See Form 990, Part X, line 10.

Description of property	(a) Cost or other basis (investment)	(b) Cost or other basis (other)	(c) Accumulated depreciation	(d) Book value
1a Land				
b Buildings				
c Leasehold improvements		625,452	262,836	362,616
d Equipment		2,317,000	1,899,291	417,709
e Other		4,597,051	4,436,586	160,465
Total. Add lines 1a through 1e. (Column (d) must equal Form 990, Part X, column (B), line 10(c).) . . . ▶				940,790

Part VII Investments—Other Securities.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11b. See Form 990, Part X, line 12.

(a) Description of security or category (including name of security)	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1) Financial derivatives		
(2) Closely-held equity interests		
(3) Other _____		
(A)		
(B)		
(C)		
(D)		
(E)		
(F)		
(G)		
(H)		
Total. (Column (b) must equal Form 990, Part X, col. (B) line 12.)	▶	

Part VIII Investments—Program Related.

Complete if the organization answered 'Yes' on Form 990, Part IV, line 11c. See Form 990, Part X, line 13.

(a) Description of investment	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1)		
(2)		
(3)		
(4)		
(5)		
(6)		
(7)		
(8)		
(9)		
Total. (Column (b) must equal Form 990, Part X, col.(B) line 13.)	▶	

Part IX Other Assets.

Complete if the organization answered 'Yes' on Form 990, Part IV, line 11d. See Form 990, Part X, line 15.

(a) Description	(b) Book value
(1)	
(2)	
(3)	
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
Total. (Column (b) must equal Form 990, Part X, col.(B) line 15.)	▶

Part X Other Liabilities.

Complete if the organization answered 'Yes' on Form 990, Part IV, line 11e or 11f. See Form 990, Part X, line 25.

1. (a) Description of liability	(b) Book value
(1) Federal income taxes	
(2)	
(3)	
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
(10)	
Total. (Column (b) must equal Form 990, Part X, col.(B) line 25.)	▶

2. Liability for uncertain tax positions. In Part XIII, provide the text of the footnote to the organization's financial statements that reports the organization's liability for uncertain tax positions under FIN 48 (ASC 740). Check here if the text of the footnote has been provided in Part XIII

Part XI Reconciliation of Revenue per Audited Financial Statements With Revenue per Return.

Complete if the organization answered 'Yes' on Form 990, Part IV, line 12a.

1	Total revenue, gains, and other support per audited financial statements		1	
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12:			
a	Net unrealized gains (losses) on investments	2a		
b	Donated services and use of facilities	2b		
c	Recoveries of prior year grants	2c		
d	Other (Describe in Part XIII.)	2d		
e	Add lines 2a through 2d		2e	
3	Subtract line 2e from line 1		3	
4	Amounts included on Form 990, Part VIII, line 12, but not on line 1:			
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a		
b	Other (Describe in Part XIII.)	4b		
c	Add lines 4a and 4b		4c	
5	Total revenue. Add lines 3 and 4c . (This must equal Form 990, Part I, line 12.)		5	

Part XII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return.

Complete if the organization answered 'Yes' on Form 990, Part IV, line 12a.

1	Total expenses and losses per audited financial statements		1	
2	Amounts included on line 1 but not on Form 990, Part IX, line 25:			
a	Donated services and use of facilities	2a		
b	Prior year adjustments	2b		
c	Other losses	2c		
d	Other (Describe in Part XIII.)	2d		
e	Add lines 2a through 2d		2e	
3	Subtract line 2e from line 1		3	
4	Amounts included on Form 990, Part IX, line 25, but not on line 1:			
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a		
b	Other (Describe in Part XIII.)	4b		
c	Add lines 4a and 4b		4c	
5	Total expenses. Add lines 3 and 4c . (This must equal Form 990, Part I, line 18.)		5	

Part XIII Supplemental Information

Provide the descriptions required for Part II, lines 3, 5, and 9; Part III, lines 1a and 4; Part IV, lines 1b and 2b; Part V, line 4; Part X, line 2; Part XI, lines 2d and 4b; and Part XII, lines 2d and 4b. Also complete this part to provide any additional information.

Return Reference	Explanation
See Additional Data Table	

Part XIII Supplemental Information *(continued)*

Return Reference	Explanation

Additional Data

Software ID:

Software Version:

EIN: 41-1616861

Name: COMMUNITY REINVESTMENT FUND INC

Supplemental Information

Return Reference	Explanation
PART IV, LINE 2B:	THE ESCROW LIABILITY ON BALANCE SHEET REPRESENTS FUNDS HELD IN TRUST FOR BORROWERS.

Supplemental Information

Return Reference	Explanation
PART X, LINE 2:	THE INTERNAL REVENUE SERVICE HAS DETERMINED THAT CRF IS EXEMPT FROM FEDERAL INCOME TAX UNDER SECTION 501(C)(3) OF THE INTERNAL REVENUE CODE. SIMILAR EXEMPTIONS EXIST UNDER MINNESOTA STATUTES. NNMTCF, A FOR-PROFIT SUBSIDIARY OF CRF, FILES TAX RETURNS AS A FOR-PROFIT ENTITY; HOWEVER, ITS CURRENT ACTIVITIES HAVE NOT GENERATED TAXABLE INCOME. ACCORDINGLY, NO PROVISION FOR INCOME TAXES IS INCLUDED IN THE CONSOLIDATED FINANCIAL STATEMENTS.

Note: To capture the full content of this document, please select landscape mode (11" x 8.5") when printing.

Schedule I (Form 990)

Grants and Other Assistance to Organizations, Governments and Individuals in the United States

Complete if the organization answered "Yes," on Form 990, Part IV, line 21 or 22.

Attach to Form 990. Go to www.irs.gov/Form990 for the latest information.

OMB No. 1545-0047

2019

Open to Public Inspection

Department of the Treasury Internal Revenue Service

Name of the organization COMMUNITY REINVESTMENT FUND INC

Employer identification number 41-1616861

Part I General Information on Grants and Assistance

- 1 Does the organization maintain records to substantiate the amount of the grants or assistance...
2 Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States.

Part II Grants and Other Assistance to Domestic Organizations and Domestic Governments. Complete if the organization answered "Yes" on Form 990, Part IV, line 21, for any recipient that received more than \$5,000.

Table with 8 columns: (a) Name and address of organization or government, (b) EIN, (c) IRC section (if applicable), (d) Amount of cash grant, (e) Amount of non-cash assistance, (f) Method of valuation (book, FMV, appraisal, other), (g) Description of noncash assistance, (h) Purpose of grant or assistance. Rows 1-12.

2 Enter total number of section 501(c)(3) and government organizations listed in the line 1 table 3
3 Enter total number of other organizations listed in the line 1 table 0

Part III Grants and Other Assistance to Domestic Individuals. Complete if the organization answered "Yes" on Form 990, Part IV, line 22.

Part III can be duplicated if additional space is needed.

(a) Type of grant or assistance	(b) Number of recipients	(c) Amount of cash grant	(d) Amount of noncash assistance	(e) Method of valuation (book, FMV, appraisal, other)	(f) Description of noncash assistance
(1)					
(2)					
(3)					
(4)					
(5)					
(6)					
(7)					

Part IV Supplemental Information. Provide the information required in Part I, line 2; Part III, column (b); and any other additional information.

Return Reference	Explanation
------------------	-------------

Additional Data

Software ID:

Software Version:

EIN: 41-1616861

Name: COMMUNITY REINVESTMENT FUND INC

Form 990, Schedule I, Part II, Grants and Other Assistance to Domestic Organizations and Domestic Governments.

(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
WEST BROADWAY BUSINESS AND AREA COALITION 1011 WEST BROADWAY AVE N MINNEAPOLIS, MN 55411	41-1985423	501(C)(3)	50,000	0	N/A	N/A	GENERAL SUPPORT
LAKE STREET COUNCIL PO BOX 7091 MINNEAPOLIS, MN 55407	41-0975738	501(C)(3)	50,000	0	N/A	N/A	GENERAL SUPPORT

Form 990, Schedule I, Part II, Grants and Other Assistance to Domestic Organizations and Domestic Governments.							
(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
LATINO ECONOMIC DEVELOPMENT CENTER 804 MARGARET STREET ST PAUL, MN 55106	51-0467167	501(C)(3)	50,000	0	N/A	N/A	GENERAL SUPPORT

Schedule J
(Form 990)

Compensation Information

OMB No. 1545-0047

For certain Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees
 ▶ Complete if the organization answered "Yes" on Form 990, Part IV, line 23.
 ▶ Attach to Form 990.
 ▶ Go to www.irs.gov/Form990 for instructions and the latest information.

2019

Open to Public Inspection

Department of the Treasury
Internal Revenue Service

Name of the organization COMMUNITY REINVESTMENT FUND INC	Employer identification number 41-1616861
-------------------------------------------------------------	----------------------------------------------

Part I Questions Regarding Compensation

	Yes	No
1a Check the appropriate box(es) if the organization provided any of the following to or for a person listed on Form 990, Part VII, Section A, line 1a. Complete Part III to provide any relevant information regarding these items.		
<input type="checkbox"/> First-class or charter travel <input type="checkbox"/> Travel for companions <input type="checkbox"/> Tax idemnification and gross-up payments <input type="checkbox"/> Discretionary spending account <input type="checkbox"/> Housing allowance or residence for personal use <input type="checkbox"/> Payments for business use of personal residence <input type="checkbox"/> Health or social club dues or initiation fees <input type="checkbox"/> Personal services (e.g., maid, chauffeur, chef)		
b If any of the boxes on Line 1a are checked, did the organization follow a written policy regarding payment or reimbursement or provision of all of the expenses described above? If "No," complete Part III to explain	1b	
2 Did the organization require substantiation prior to reimbursing or allowing expenses incurred by all directors, trustees, officers, including the CEO/Executive Director, regarding the items checked on Line 1a?	2	
3 Indicate which, if any, of the following the filing organization used to establish the compensation of the organization's CEO/Executive Director. Check all that apply. Do not check any boxes for methods used by a related organization to establish compensation of the CEO/Executive Director, but explain in Part III.		
<input type="checkbox"/> Compensation committee <input type="checkbox"/> Independent compensation consultant <input type="checkbox"/> Form 990 of other organizations <input type="checkbox"/> Written employment contract <input checked="" type="checkbox"/> Compensation survey or study <input checked="" type="checkbox"/> Approval by the board or compensation committee		
4 During the year, did any person listed on Form 990, Part VII, Section A, line 1a, with respect to the filing organization or a related organization:		
a Receive a severance payment or change-of-control payment?	4a	No
b Participate in, or receive payment from, a supplemental nonqualified retirement plan?	4b	No
c Participate in, or receive payment from, an equity-based compensation arrangement? If "Yes" to any of lines 4a-c, list the persons and provide the applicable amounts for each item in Part III.	4c	No
Only 501(c)(3), 501(c)(4), and 501(c)(29) organizations must complete lines 5-9.		
5 For persons listed on Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the revenues of:		
a The organization?	5a	No
b Any related organization? If "Yes," on line 5a or 5b, describe in Part III.	5b	No
6 For persons listed on Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the net earnings of:		
a The organization?	6a	No
b Any related organization? If "Yes," on line 6a or 6b, describe in Part III.	6b	No
7 For persons listed on Form 990, Part VII, Section A, line 1a, did the organization provide any nonfixed payments not described in lines 5 and 6? If "Yes," describe in Part III.	7	Yes
8 Were any amounts reported on Form 990, Part VII, paid or accrued pursuant to a contract that was subject to the initial contract exception described in Regulations section 53.4958-4(a)(3)? If "Yes," describe in Part III.	8	No
9 If "Yes" on line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53.4958-6(c)?	9	

Part II Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees. Use duplicate copies if additional space is needed.

For each individual whose compensation must be reported on Schedule J, report compensation from the organization on row (i) and from related organizations, described in the instructions, on row (ii). Do not list any individuals that are not listed on Form 990, Part VII.

Note. The sum of columns (B)(i)-(iii) for each listed individual must equal the total amount of Form 990, Part VII, Section A, line 1a, applicable column (D) and (E) amounts for that individual.

(A) Name and Title	(B) Breakdown of W-2 and/or 1099-MISC compensation			(C) Retirement and other deferred compensation	(D) Nontaxable benefits	(E) Total of columns (B)(i)-(D)	(F) Compensation in column (B) reported as deferred on prior Form 990
	(i) Base compensation	(ii) Bonus & incentive compensation	(iii) Other reportable compensation				
See Additional Data Table							

Part III Supplemental Information

Provide the information, explanation, or descriptions required for Part I, lines 1a, 1b, 3, 4a, 4b, 4c, 5a, 5b, 6a, 6b, 7, and 8, and for Part II. Also complete this part for any additional information.

Return Reference	Explanation
PART I, LINE 7	CRF PAYS COMMISSIONS TO CERTAIN EMPLOYEES, WHICH MAY INCLUDE SOME HIGHLY COMPENSATED INDIVIDUALS LISTED ON FORM 990, PART VII. ADDITIONALLY, CRF PAYS INCENTIVE COMPENSATION TO MANAGEMENT AND STAFF IN ACCORDANCE WITH ITS COMPENSATION PLAN, WHICH MAY INCLUDE SOME HIGHLY COMPENSATED INDIVIDUALS LISTED ON FORM 990, PART VII.

Additional Data

Software ID:
Software Version:
EIN: 41-1616861
Name: COMMUNITY REINVESTMENT FUND INC

Form 990, Schedule J, Part II - Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

(A) Name and Title		(B) Breakdown of W-2 and/or 1099-MISC compensation			(C) Retirement and other deferred compensation	(D) Nontaxable benefits	(E) Total of columns (B)(i)-(D)	(F) Compensation in column (B) reported as deferred on prior Form 990
		(i) Base Compensation	(ii) Bonus & incentive compensation	(iii) Other reportable compensation				
1FRANK ALTMAN CEO	(i)	339,000	35,000	38	14,000	6,620	394,658	394,658
	(ii)	0	0	0	0	0	0	0
1GARY HOLMQUIST REGIONAL DIRECTOR OF BUSINESS DEVELO	(i)	122,400	162,944	1,727	10,628	20,523	318,222	318,222
	(ii)	0	0	0	0	0	0	0
2JENNIFER ANDERSON PRESIDENT AND CFO	(i)	265,000	0	0	13,250	17,703	295,953	295,953
	(ii)	0	0	0	0	0	0	0
3JENNIFER NOVAK SVP CAPITAL MARKETS	(i)	226,000	0	936	11,480	20,523	258,939	258,939
	(ii)	0	0	0	0	0	0	0
4KEITH RACHEY SVP AND CHIEF IMPACT OFFICER	(i)	229,000	0	540	0	20,523	250,063	250,063
	(ii)	0	0	0	0	0	0	0
5NICHOLAS ELDERS SENIOR VP TECHNOLOGY PLATFORMS	(i)	201,000	0	1,523	10,126	20,523	233,172	233,172
	(ii)	0	0	0	0	0	0	0
6MICHELLE PAGE VP LOAN SERVICING	(i)	201,000	0	1,048	0	20,523	222,571	222,571
	(ii)	0	0	0	0	0	0	0
7JUDITH JANDRO SVP SMALL BUSINESS LENDING	(i)	207,060	0	1,807	0	11,536	220,403	220,403
	(ii)	0	0	0	0	0	0	0
8DANIEL KOMAREK SVP AND CRO	(i)	195,000	0	0	6,375	13,902	215,277	215,277
	(ii)	0	0	0	0	0	0	0
9ERIC CHAPIN GENERAL COUNSEL	(i)	183,000	0	708	9,268	20,523	213,499	213,499
	(ii)	0	0	0	0	0	0	0
10JENNIFER ERICSON REGIONAL DIRECTOR OF BUSINESS DEVELO	(i)	119,646	65,976	828	9,323	12,578	208,351	208,351
	(ii)	0	0	0	0	0	0	0
11ERIK MAU PRINCIPAL ARCHITECT	(i)	165,000	0	743	8,370	20,523	194,636	194,636
	(ii)	0	0	0	0	0	0	0
12DEBRA MOUNSEY VP OF HUMAN RESOURCES	(i)	164,000	0	565	7,279	6,620	178,464	178,464
	(ii)	0	0	0	0	0	0	0
13PETER BERNACIAK VP OF STRUCTURED FINANCE	(i)	151,000	0	2,172	7,377	13,902	174,451	174,451
	(ii)	0	0	0	0	0	0	0
14PATRICK DAVIS VP OF PROGRAM STRATEGY AND DEVELOPME	(i)	147,500	0	1,074	7,445	6,620	162,639	162,639
	(ii)	0	0	0	0	0	0	0

SCHEDULE O
(Form 990 or 990-EZ)

Supplemental Information to Form 990 or 990-EZ

Complete to provide information for responses to specific questions on Form 990 or 990-EZ or to provide any additional information.
 ▶ Attach to Form 990 or 990-EZ.
 ▶ Go to www.irs.gov/Form990 for the latest information.

OMB No. 1545-0047

2019

Open to Public Inspection

Department of the Treasury

Name of the Organization
 COMMUNITY REINVESTMENT FUND INC

Employer identification number
 41-1616861

990 Schedule O, Supplemental Information

Return Reference	Explanation
FORM 990, PART VI, SECTION A, LINE 1	THE EXECUTIVE COMMITTEE (COMMITTEE) CONSISTING OF AT LEAST FIVE PERSONS APPOINTED BY THE BOARD OF TRUSTEES (BOARD) FROM ITS RANKS; AND THE BYLAWS ALSO PROVIDE THAT THE EXECUTIVE COMMITTEE SHALL HAVE THE POWER AND AUTHORITY AS MAY BE DELEGATED TO IT BY THE BOARD OF TRUSTEES. THE COMMITTEE SHALL BE COMPRISED OF THE FOLLOWING BOARD OFFICERS: CHAIRPERSON, VICE CHAIRPERSON, SECRETARY, TREASURER, CHIEF EXECUTIVE OFFICER, AND THE CHAIRS OF THE AUDIT COMMITTEE, CREDIT POLICY AND ENTERPRISE RISK MANAGEMENT COMMITTEE, DEVELOPMENT COMMITTEE, AND FINANCE COMMITTEE. BOARD OFFICERS MAY BE BOTH AN OFFICER AND THE CHAIR OF A COMMITTEE. THE BOARD CHAIRPERSON SHALL BE THE CHAIRPERSON OF THE COMMITTEE. THE CHAIRPERSON SHALL PRESIDE AT MEETING OF THE COMMITTEE AND MAY INVITE VARIOUS OFFICERS OF CRF TO PARTICIPATE OR PROVIDE REPORTS ON AN OCCASIONAL OR STANDING BASIS TO THE COMMITTEE. THE COMMITTEE SHALL EXERCISE THE POWER AND AUTHORITY AS DELEGATED BY THE BOARD. AS PART OF THE COMMITTEE'S DELEGATED AUTHORITY TO SET THE COMPENSATION AND REVIEW THE PERFORMANCE OF THE CEO AND SUCH OTHER OFFICERS AS IT DEEMS APPROPRIATE, THE COMMITTEE IS RESPONSIBLE FOR SETTING THE INCENTIVE POOL THROUGH ITS REVIEW OF THE PERFORMANCE OF THE CEO IN ACCORDANCE WITH CRF'S COMPENSATION POLICY.

990 Schedule O, Supplemental Information

Return Reference	Explanation
FORM 990, PART VI, SECTION A, LINE 7A	SUBSEQUENT TO THE INITIAL BOARD OF TRUSTEES, A MAJORITY OF THE BOARD SHALL CONSIST OF INDIVIDUALS APPOINTED OR ELECTED BY BENEFICIARY ORGANIZATIONS. AS PROVIDED IN THE ARTICLES OF INCORPORATION, THE CLASS OF BENEFICIARY ORGANIZATION SUPPORTED BY THE CORPORATION IS LIMITED TO LOCAL ECONOMIC DEVELOPMENT ORGANIZATIONS AND UNITS OF FEDERAL, STATE, COUNTY OR MUNICIPAL GOVERNMENT, OR DULY CONSTITUTED AGENCIES THEREOF, THAT FOCUS THEIR LENDING ACTIVITIES AT ECONOMICALLY DISTRESSED OR DECLINING AREAS, DISADVANTAGED PERSONS, NEIGHBORHOOD OR COMMUNITY REVITALIZATION, OR OTHER SECTION 501(C)(3) CHARITABLE PURPOSES AND THAT ARE CLASSIFIED AS SECTION 509(A)(1) OR (2) ORGANIZATIONS UNDER THE INTERNAL REVENUE CODE.

990 Schedule O, Supplemental Information

Return Reference	Explanation
FORM 990, PART VI, SECTION B, LINE 11B	THE FORM 990 IS REVIEWED IN DETAIL BY SENIOR MANAGEMENT BEFORE FILING WITH THE IRS. A FINAL COPY OF THE RETURN IS SENT TO THE BOARD FOR A HIGH LEVEL REVIEW PRIOR TO FILING.

990 Schedule O, Supplemental Information

Return Reference	Explanation
FORM 990, PART VI, SECTION B, LINE 12C	BECAUSE CRF IS A 509(A)(3) SUPPORTING ORGANIZATION, A MAJORITY OF THE GOVERNING BOARD COULD QUALIFY AS POTENTIAL CLIENTS. THE BOARD HAS CHOSEN NOT TO REVIEW INDIVIDUAL LOANS. AS A RESULT, THERE IS NO LONGER A POTENTIAL CONFLICT ISSUE IN THAT AREA. CERTAIN TRUSTEES ARE AFFILIATED WITH FINANCIAL INSTITUTIONS THAT MAY BE INVOLVED WITH A CRF TRANSACTION, AND IN THOSE CASES, THE TRUSTEE ABSTAINS FROM ANY RELATED VOTE. ALL TRUSTEES ARE COVERED UNDER THE CONFLICT OF INTEREST POLICY. ALL EMPLOYEES ARE ALSO COVERED UNDER A CONFLICT OF INTEREST POLICY AND ARE REQUIRED TO DISCLOSE ANY ACTUAL OR POTENTIAL CONFLICTS OF INTEREST AS SOON AS POSSIBLE. TRUSTEE ANNUALLY AFFIRM CONFLICT OF INTEREST POLICY AND DUTY TO DISCLOSE AT EACH BOARD MEETING IF SUBJECT OF DISCUSSION OR DECISION IS POTENTIAL CONFLICT.

990 Schedule O, Supplemental Information

Return Reference	Explanation
FORM 990, PART VI, SECTION B, LINE 15A	THE BOARD HAS APPROVED A COMPENSATION POLICY TO SET THE FRAMEWORK FOR EXECUTIVE AND STAFF COMPENSATION BASED ON A STUDY PERFORMED BY AN INDEPENDENT COMPENSATION CONSULTANT. THE EXECUTIVE COMMITTEE OF BOARD APPROVES COMPENSATION FOR THE CEO BASED ON A COMPENSATION STUDY. THE EXECUTIVE COMMITTEE REVIEWS A COMPENSATION STUDY FOR SENIOR EXECUTIVES. THE MOST RECENT EXECUTIVE COMPENSATION STUDY WAS COMPLETED DURING FISCAL YEAR 2017. THE CEO APPROVES COMPENSATION FOR OTHER EXECUTIVE OFFICERS IN ACCORDANCE WITH THE COMPENSATION POLICY. COMPENSATION DECISIONS ARE DOCUMENTED WITH THE HUMAN RESOURCES DEPARTMENT. HUMAN RESOURCES WORKED WITH THE CEO, PRESIDENT AND A THIRD PARTY CONSULTANT TO BENCHMARK EMPLOYEE COMPENSATION TO INDUSTRY STANDARDS DURING FISCAL YEAR 2019.

990 Schedule O, Supplemental Information

Return Reference	Explanation
FORM 990, PART VI, SECTION C, LINE 19	THE GOVERNING DOCUMENTS, CONFLICT OF INTEREST POLICY AND FINANCIAL STATEMENTS ARE AVAILABLE TO THE PUBLIC UPON REQUEST.

990 Schedule O, Supplemental Information

Return Reference	Explanation
FORM 990, PART IX, LINE 11G	PPP AGENT FEES: PROGRAM SERVICE EXPENSES 1,835,039. MANAGEMENT AND GENERAL EXPENSES 0. FUNDRAISING EXPENSES 0. TOTAL EXPENSES 1,835,039. TEMPORARY CONTRACTORS: PROGRAM SERVICE EXPENSES 777,550. MANAGEMENT AND GENERAL EXPENSES 99,961. FUNDRAISING EXPENSES 0. TOTAL EXPENSES 877,511. OTHER CONSULTANTS: PROGRAM SERVICE EXPENSES 1,213,394. MANAGEMENT AND GENERAL EXPENSES 555,514. FUNDRAISING EXPENSES 47,060. TOTAL EXPENSES 1,815,968.

990 Schedule O, Supplemental Information

Return Reference	Explanation
FORM 990, PART XI, LINE 9:	CHANGE IN ACCOUNTING POLICY -101,176. RETURN OF RESTRICTED GRANT REVENUE -1,000,000. CHANGE IN VALUE OF LCOM -29,245.

**SCHEDULE R
(Form 990)**

Related Organizations and Unrelated Partnerships

OMB No. 1545-0047

2019

**Open to Public
Inspection**

▶ **Complete if the organization answered "Yes" on Form 990, Part IV, line 33, 34, 35b, 36, or 37.**
▶ **Attach to Form 990.**
▶ **Go to www.irs.gov/Form990 for instructions and the latest information.**

Department of the Treasury
Internal Revenue Service

Name of the organization
COMMUNITY REINVESTMENT FUND INC

Employer identification number

41-1616861

Part I Identification of Disregarded Entities. Complete if the organization answered "Yes" on Form 990, Part IV, line 33.

See Additional Data Table

(a) Name, address, and EIN (if applicable) of disregarded entity	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Total income	(e) End-of-year assets	(f) Direct controlling entity

Part II Identification of Related Tax-Exempt Organizations. Complete if the organization answered "Yes" on Form 990, Part IV, line 34 because it had one or more related tax-exempt organizations during the tax year.

See Additional Data Table

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Exempt Code section	(e) Public charity status (if section 501(c)(3))	(f) Direct controlling entity	(g) Section 512(b)(13) controlled entity?	
						Yes	No

Part III Identification of Related Organizations Taxable as a Partnership. Complete if the organization answered "Yes" on Form 990, Part IV, line 34, because it had one or more related organizations treated as a partnership during the tax year.

See Additional Data Table

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Direct controlling entity	(e) Predominant income(related, unrelated, excluded from tax under sections 512- 514)	(f) Share of total income	(g) Share of end-of-year assets	(h) Disproportionate allocations?		(i) Code V-UBI amount in box 20 of Schedule K-1 (Form 1065)	(j) General or managing partner?		(k) Percentage ownership
							Yes	No		Yes	No	

Part IV Identification of Related Organizations Taxable as a Corporation or Trust. Complete if the organization answered "Yes" on Form 990, Part IV, line 34 because it had one or more related organizations treated as a corporation or trust during the tax year.

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Direct controlling entity	(e) Type of entity (C corp, S corp, or trust)	(f) Share of total income	(g) Share of end-of- year assets	(h) Percentage ownership	(i) Section 512(b) (13) controlled entity?	
								Yes	No
(1) NATIONAL NEW MARKET TAX CREDIT FUND INC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 75-3013049	URBAN DEVELOPMENT	DE	COMMUNITY REINVESTMENT FUND INC	C		94	100.000 %		No

Part V Transactions With Related Organizations. Complete if the organization answered "Yes" on Form 990, Part IV, line 34, 35b, or 36.

Note. Complete line 1 if any entity is listed in Parts II, III, or IV of this schedule.

	Yes	No
1 During the tax year, did the organization engage in any of the following transactions with one or more related organizations listed in Parts II-IV?		
a Receipt of (i) interest, (ii) annuities, (iii) royalties, or (iv) rent from a controlled entity	1a	No
b Gift, grant, or capital contribution to related organization(s)	1b	No
c Gift, grant, or capital contribution from related organization(s)	1c	No
d Loans or loan guarantees to or for related organization(s)	1d	No
e Loans or loan guarantees by related organization(s)	1e	No
f Dividends from related organization(s)	1f	No
g Sale of assets to related organization(s)	1g	No
h Purchase of assets from related organization(s)	1h	No
i Exchange of assets with related organization(s)	1i	No
j Lease of facilities, equipment, or other assets to related organization(s)	1j	No
k Lease of facilities, equipment, or other assets from related organization(s)	1k	No
l Performance of services or membership or fundraising solicitations for related organization(s)	1l	No
m Performance of services or membership or fundraising solicitations by related organization(s)	1m	No
n Sharing of facilities, equipment, mailing lists, or other assets with related organization(s)	1n	No
o Sharing of paid employees with related organization(s)	1o	No
p Reimbursement paid to related organization(s) for expenses	1p	No
q Reimbursement paid by related organization(s) for expenses	1q	No
r Other transfer of cash or property to related organization(s)	1r	No
s Other transfer of cash or property from related organization(s)	1s	No

2 If the answer to any of the above is "Yes," see the instructions for information on who must complete this line, including covered relationships and transaction thresholds.

(a) Name of related organization	(b) Transaction type (a-s)	(c) Amount involved	(d) Method of determining amount involved

Part VI **Unrelated Organizations Taxable as a Partnership.** Complete if the organization answered "Yes" on Form 990, Part IV, line 37.

Provide the following information for each entity taxed as a partnership through which the organization conducted more than five percent of its activities (measured by total assets or gross revenue) that was not a related organization. See instructions regarding exclusion for certain investment partnerships.

(a) Name, address, and EIN of entity	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Predominant income (related, unrelated, excluded from tax under sections 512-514)	(e) Are all partners section 501(c)(3) organizations?		(f) Share of total income	(g) Share of end-of-year assets	(h) Disproportionate allocations?		(i) Code V-UBI amount in box 20 of Schedule K-1 (Form 1065)	(j) General or managing partner?		(k) Percentage ownership
				Yes	No			Yes	No		Yes	No	

Part VII **Supplemental Information**

Provide additional information for responses to questions on Schedule R. (see instructions).

Return Reference	Explanation

Additional Data

Software ID:
Software Version:
EIN: 41-1616861
Name: COMMUNITY REINVESTMENT FUND INC

Form 990, Schedule R, Part I - Identification of Disregarded Entities

(a) Name, address, and EIN (if applicable) of disregarded entity	(b) Primary Activity	(c) Legal Domicile (State or Foreign Country)	(d) Total income	(e) End-of-year assets	(f) Direct Controlling Entity
CRF AFFORDABLE HOUSING NO 1 LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 41-1616861	COMMUNITY DEVELOPMENT	DE	-10,180	1,666,827	COMMUNITY REINVESTMENT FUND INC
CRF AFFORDABLE HOUSING NO 2 LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 41-1616861	COMMUNITY DEVELOPMENT	DE	88,337	5,964,381	COMMUNITY REINVESTMENT FUND INC
CRF AFFORDABLE HOUSING NO 3 LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 41-1616861	COMMUNITY DEVELOPMENT	DE	20,935	18,583,706	COMMUNITY REINVESTMENT FUND INC
CRF 18 LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 41-1616861	COMMUNITY DEVELOPMENT	DE	-50,365	1,205,786	COMMUNITY REINVESTMENT FUND INC
CRF 19 LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 41-1616861	COMMUNITY DEVELOPMENT	DE	-521,152	1,187,859	COMMUNITY REINVESTMENT FUND INC
CRF CHARTER SCHOOL INVESTOR LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 41-1616861	COMMUNITY DEVELOPMENT	DE	0	0	COMMUNITY REINVESTMENT FUND INC
CRF FUND MANAGEMENT SERVICES LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 41-1616861	COMMUNITY DEVELOPMENT	DE	0	0	COMMUNITY REINVESTMENT FUND INC
CRF HOLDINGS LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 41-1616861	COMMUNITY DEVELOPMENT	DE	0	0	COMMUNITY REINVESTMENT FUND INC
CRF AFFORDABLE HOUSING NO 3 GUARANTOR LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 41-1616861	COMMUNITY DEVELOPMENT	DE	0	0	COMMUNITY REINVESTMENT FUND INC
CRF SMALL BUSINESS LOAN COMPANY LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 47-5318624	COMMUNITY DEVELOPMENT	DE	-258,420	168,001,774	COMMUNITY REINVESTMENT FUND INC
CRF QI LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 41-1616861	COMMUNITY DEVELOPMENT	DE	0	0	COMMUNITY REINVESTMENT FUND INC
CRF DETROIT HOME MORTGAGE FUND (2016) LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 41-1616861	COMMUNITY DEVELOPMENT	DE	8,825	1,730,310	COMMUNITY REINVESTMENT FUND INC
CRF NNMTCF I GP LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 41-1616861	COMMUNITY DEVELOPMENT	DE	0	0	COMMUNITY REINVESTMENT FUND INC
CRF NNMTCF II GP LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 41-1616861	COMMUNITY DEVELOPMENT	DE	0	0	COMMUNITY REINVESTMENT FUND INC
CRF NNMTCF XIII GP LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 41-1616861	COMMUNITY DEVELOPMENT	DE	0	0	COMMUNITY REINVESTMENT FUND INC
CRF NNMTCF XIV GP LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 41-1616861	COMMUNITY DEVELOPMENT	DE	1	0	COMMUNITY REINVESTMENT FUND INC
CRF NNMTCF XV GP LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 41-1616861	COMMUNITY DEVELOPMENT	DE	3	0	COMMUNITY REINVESTMENT FUND INC
CRF NNMTCF XVI GP LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 41-1616861	COMMUNITY DEVELOPMENT	DE	12	0	COMMUNITY REINVESTMENT FUND INC
CRF NNMTCF XVII GP LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 41-1616861	COMMUNITY DEVELOPMENT	DE	12	0	COMMUNITY REINVESTMENT FUND INC
CRF NNMTCF XVIII GP LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 41-1616861	COMMUNITY DEVELOPMENT	DE	7	0	COMMUNITY REINVESTMENT FUND INC

Form 990, Schedule R, Part I - Identification of Disregarded Entities

(a) Name, address, and EIN (if applicable) of disregarded entity	(b) Primary Activity	(c) Legal Domicile (State or Foreign Country)	(d) Total income	(e) End-of-year assets	(f) Direct Controlling Entity
CRF NNMTCF XIX GP LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 41-1616861	COMMUNITY DEVELOPMENT	DE	6	0	COMMUNITY REINVESTMENT FUND INC
CRF NNMTCF XX GP LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 41-1616861	COMMUNITY DEVELOPMENT	DE	6	0	COMMUNITY REINVESTMENT FUND INC
CRF NNMTCF XXI GP LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 41-1616861	COMMUNITY DEVELOPMENT	DE	18	0	COMMUNITY REINVESTMENT FUND INC
CRF NNMTCF XXII GP LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 41-1616861	COMMUNITY DEVELOPMENT	DE	5	9,162	COMMUNITY REINVESTMENT FUND INC
CRF NNMTCF XXIII GP LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 41-1616861	COMMUNITY DEVELOPMENT	DE	5	515	COMMUNITY REINVESTMENT FUND INC
CRF NNMTCF XXIV GP LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 41-1616861	COMMUNITY DEVELOPMENT	DE	34	1,045	COMMUNITY REINVESTMENT FUND INC
CRF NNMTCF XXV GP LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 41-1616861	COMMUNITY DEVELOPMENT	DE	17	1,911	COMMUNITY REINVESTMENT FUND INC
CRF NNMTCF XXVI GP LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 41-1616861	COMMUNITY DEVELOPMENT	DE	13	1,507	COMMUNITY REINVESTMENT FUND INC
CRF NNMTCF XXVII GP LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 41-1616861	COMMUNITY DEVELOPMENT	DE	9	1,302	COMMUNITY REINVESTMENT FUND INC
CRF NNMTCF XXVIII GP LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 41-1616861	COMMUNITY DEVELOPMENT	DE	10	773	COMMUNITY REINVESTMENT FUND INC
CRF NNMTCF XXIX GP LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 41-1616861	COMMUNITY DEVELOPMENT	DE	10	834	COMMUNITY REINVESTMENT FUND INC
CRF NNMTCF XXX GP LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 41-1616861	COMMUNITY DEVELOPMENT	DE	11	1,175	COMMUNITY REINVESTMENT FUND INC
CRF NNMTCF XXXI GP LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 41-1616861	COMMUNITY DEVELOPMENT	DE	14	1,480	COMMUNITY REINVESTMENT FUND INC
CRF NNMTCF XXXII GP LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 41-1616861	COMMUNITY DEVELOPMENT	DE	8	850	COMMUNITY REINVESTMENT FUND INC
CRF NNMTCF XXXIII GP LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 41-1616861	COMMUNITY DEVELOPMENT	DE	0	0	COMMUNITY REINVESTMENT FUND INC
CRF NNMTCF XXXIV GP LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 41-1616861	COMMUNITY DEVELOPMENT	DE	0	0	COMMUNITY REINVESTMENT FUND INC
CRF NNMTCF XXXV GP LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 41-1616861	COMMUNITY DEVELOPMENT	DE	0	0	COMMUNITY REINVESTMENT FUND INC
CRF NNMTCF XXXVI GP LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 41-1616861	COMMUNITY DEVELOPMENT	DE	0	0	COMMUNITY REINVESTMENT FUND INC
CRF NNMTCF XXXVII GP LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 41-1616861	COMMUNITY DEVELOPMENT	DE	0	0	COMMUNITY REINVESTMENT FUND INC
CRF NNMTCF XXXVIII GP LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 41-1616861	COMMUNITY DEVELOPMENT	DE	0	0	COMMUNITY REINVESTMENT FUND INC

Form 990, Schedule R, Part I - Identification of Disregarded Entities

(a) Name, address, and EIN (if applicable) of disregarded entity	(b) Primary Activity	(c) Legal Domicile (State or Foreign Country)	(d) Total income	(e) End-of-year assets	(f) Direct Controlling Entity
CRF NNMTCF XXXIX GP LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 41-1616861	COMMUNITY DEVELOPMENT	DE	0	0	COMMUNITY REINVESTMENT FUND INC
CRF NNMTCF XL GP LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 41-1616861	COMMUNITY DEVELOPMENT	DE	0	0	COMMUNITY REINVESTMENT FUND INC
CRF BLC BETA GP LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 41-1616861	COMMUNITY DEVELOPMENT	DE	0	0	COMMUNITY REINVESTMENT FUND INC
CRF DHM DEVELOPER PROGRAM LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 41-1616861	COMMUNITY DEVELOPMENT	DE	-1,200	1,200	COMMUNITY REINVESTMENT FUND INC
CRF CSBRF LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 41-1616861	COMMUNITY DEVELOPMENT	DE	1,525	10,414,582	COMMUNITY REINVESTMENT FUND INC
CRF SBA PPP LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 41-1616861	COMMUNITY DEVELOPMENT	DE	0	0	COMMUNITY REINVESTMENT FUND INC

Form 990, Schedule R, Part II - Identification of Related Tax-Exempt Organizations

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Exempt Code section	(e) Public charity status (if section 501(c)(3))	(f) Direct controlling entity	(g) Section 512 (b)(13) controlled entity?	
						Yes	No
100 PINE STREET SUITE 1800 SAN FRANCISCO, CA 94111 94-2952578	COMMUNITY DEVELOPMENT	CA	501(C)(3)	LINE 7	N/A		No
120 WILSHIREBLVD SUITE 404 LOS ANGELES, CA 90017 95-3532380	COMMUNITY DEVELOPMENT	CA	501(C)(3)	LINE 10	N/A		No
211 S PATTERSON STREET N MADISON, WI 53703 39-1815578	COMMUNITY DEVELOPMENT	WI	501(C)(3)	LINE 7	N/A		No
1112 E BUCKEYE RD PHOENIX, AZ 85034 86-0227210	COMMUNITY DEVELOPMENT	AZ	501(C)(3)	LINE 7	N/A		No
29 E MADISON SUITE 1700 CHICAGO, IL 60602 36-3762123	COMMUNITY DEVELOPMENT	IL	501(C)(3)	LINE 7	N/A		No
22 A ST PROVIDENCE, RI 02907 80-0348382	COMMUNITY DEVELOPMENT	RI	501(C)(3)	LINE 10	N/A		No
2821 WEL R PHILLIPS AVE SUITE 300 MILWAUKEE, WI 53212 46-3689224	COMMUNITY DEVELOPMENT	WI	501(C)(3)	LINE 7	N/A		No
3615 W SPRUCE ST TAMPA, FL 33607 01-0581489	COMMUNITY DEVELOPMENT	FL	501(C)(3)	LINE 10	N/A		No
490 OPA-LOCKA BLVD OPALOCKA, FL 33054 59-2106635	COMMUNITY DEVELOPMENT	FL	501(C)(3)	LINE 7	N/A		No
201 EDDY ST SAN FRANCISCO, CA 94102 94-2761808	COMMUNITY DEVELOPMENT	CA	501(C)(3)	LINE 10	N/A		No
10 G STREET NE NO 580 WASHINGTON, DC 20002 06-1697213	COMMUNITY DEVELOPMENT	DC	501(C)(3)	LINE 7	N/A		No
600 RENAISSANCE CENTER NO 1710 DETROIT, MI 48243 27-1927369	COMMUNITY DEVELOPMENT	MI	501(C)(3)	LINE 7	N/A		No

Form 990, Schedule R, Part III - Identification of Related Organizations Taxable as a Partnership												
(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal Domicile (State or Foreign Country)	(d) Direct Controlling Entity	(e) Predominant income(related, unrelated, excluded from tax under sections 512-514)	(f) Share of total income	(g) Share of end-of-year assets	(h) Disproportionate allocations?		(i) Code V-UBI amount in Box 20 of Schedule K-1 (Form 1065)	(j) General or Managing Partner?		(k) Percentage ownership
							Yes	No		Yes	No	
BUSINESS LOAN CONDUIT NO 13 LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 27-1656519	COMMUNITY DEVELOPMENT	DE	N/A	RELATED				No		Yes		0.010 %
BUSINESS LOAN CONDUIT NO 14 LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 27-1656570	COMMUNITY DEVELOPMENT	DE	N/A	RELATED	1			No		Yes		0.010 %
BUSINESS LOAN CONDUIT NO 15 LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 27-1656714	COMMUNITY DEVELOPMENT	DE	N/A	RELATED	3			No		Yes		0.010 %
BUSINESS LOAN CONDUIT NO 16 LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 27-1656769	COMMUNITY DEVELOPMENT	DE	N/A	RELATED	12			No		Yes		0.010 %
BUSINESS LOAN CONDUIT NO 17 LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 27-1656826	COMMUNITY DEVELOPMENT	DE	N/A	RELATED	12			No		Yes		0.010 %
BUSINESS LOAN CONDUIT NO 18 LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 45-2934614	COMMUNITY DEVELOPMENT	DE	N/A	RELATED	7			No		Yes		0.010 %
BUSINESS LOAN CONDUIT NO 19 LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 45-2934736	COMMUNITY DEVELOPMENT	DE	N/A	RELATED	6			No		Yes		0.010 %
BUSINESS LOAN CONDUIT NO 20 LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 45-2934835	COMMUNITY DEVELOPMENT	DE	N/A	RELATED	6			No		Yes		0.010 %
BUSINESS LOAN CONDUIT NO 21 LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 45-2934956	COMMUNITY DEVELOPMENT	DE	N/A	RELATED	18			No		Yes		0.010 %
BUSINESS LOAN CONDUIT NO 22 LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 45-2935036	COMMUNITY DEVELOPMENT	DE	N/A	RELATED	5	9,162		No		Yes		0.010 %
BUSINESS LOAN CONDUIT NO 23 LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 46-1414743	COMMUNITY DEVELOPMENT	DE	N/A	RELATED	5	515		No		Yes		0.010 %
BUSINESS LOAN CONDUIT NO 24 LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 46-1420143	COMMUNITY DEVELOPMENT	DE	N/A	RELATED	34	1,045		No		Yes		0.010 %
BUSINESS LOAN CONDUIT NO 25 LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 46-1440227	COMMUNITY DEVELOPMENT	DE	N/A	RELATED	17	1,911		No		Yes		0.010 %
BUSINESS LOAN CONDUIT NO 26 LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 46-1450685	COMMUNITY DEVELOPMENT	DE	N/A	RELATED	13	1,507		No		Yes		0.010 %
BUSINESS LOAN CONDUIT NO 27 LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 46-1458369	COMMUNITY DEVELOPMENT	DE	N/A	RELATED	9	1,302		No		Yes		0.010 %

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal Domicile (State or Foreign Country)	(d) Direct Controlling Entity	(e) Predominant income(related, unrelated, excluded from tax under sections 512-514)	(f) Share of total income	(g) Share of end-of-year assets	(h) Disproportionate allocations?		(i) Code V-UBI amount in Box 20 of Schedule K-1 (Form 1065)	(j) General or Managing Partner?		(k) Percentage ownership
							Yes	No		Yes	No	
BUSINESS LOAN CONDUIT NO 28 LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 46-1467262	COMMUNITY DEVELOPMENT	DE	N/A	RELATED	10	773		No		Yes		0.010 %
BUSINESS LOAN CONDUIT NO 29 LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 46-1477071	COMMUNITY DEVELOPMENT	DE	N/A	RELATED	10	834		No		Yes		0.010 %
BUSINESS LOAN CONDUIT NO 30 LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 46-1486451	COMMUNITY DEVELOPMENT	DE	N/A	RELATED	11	1,175		No		Yes		0.010 %
BUSINESS LOAN CONDUIT NO 31 LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 81-3617299	COMMUNITY DEVELOPMENT	DE	N/A	RELATED	14	1,480		No		Yes		0.010 %
BUSINESS LOAN CONDUIT NO 32 LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 81-3634010	COMMUNITY DEVELOPMENT	DE	N/A	RELATED	8	850		No		Yes		0.010 %
BUSINESS LOAN CONDUIT NO 33 LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 81-3647185	COMMUNITY DEVELOPMENT	DE	COMMUNITY REINVESTMENT FUND INC	RELATED				No		Yes		100.000 %
BUSINESS LOAN CONDUIT NO 34 LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 81-3661131	COMMUNITY DEVELOPMENT	DE	COMMUNITY REINVESTMENT FUND INC	RELATED				No		Yes		100.000 %
BUSINESS LOAN CONDUIT NO 35 LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 81-3674447	COMMUNITY DEVELOPMENT	DE	COMMUNITY REINVESTMENT FUND INC	RELATED				No		Yes		100.000 %
BUSINESS LOAN CONDUIT NO 36 LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 81-3686854	COMMUNITY DEVELOPMENT	DE	COMMUNITY REINVESTMENT FUND INC	RELATED				No		Yes		100.000 %
BUSINESS LOAN CONDUIT NO 37 LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 81-3703301	COMMUNITY DEVELOPMENT	DE	COMMUNITY REINVESTMENT FUND INC	RELATED				No		Yes		100.000 %
BUSINESS LOAN CONDUIT NO 38 LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 81-3725330	COMMUNITY DEVELOPMENT	DE	COMMUNITY REINVESTMENT FUND INC	RELATED				No		Yes		100.000 %
BUSINESS LOAN CONDUIT NO 39 LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 81-3749405	COMMUNITY DEVELOPMENT	DE	COMMUNITY REINVESTMENT FUND INC	RELATED				No		Yes		100.000 %
BUSINESS LOAN CONDUIT NO 40 LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 81-3765932	COMMUNITY DEVELOPMENT	DE	COMMUNITY REINVESTMENT FUND INC	RELATED				No		Yes		100.000 %
CHASE NMTC RESURRECTION UNIVERSITY INVESTMENT FUND LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 45-3420587	COMMUNITY DEVELOPMENT	DE	N/A	RELATED				No		Yes		
CHASE NMTC PAVE INVESTMENT FUND LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 80-0809242	COMMUNITY DEVELOPMENT	DE	N/A	RELATED				No		Yes		

Form 990, Schedule R, Part III - Identification of Related Organizations Taxable as a Partnership

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal Domicile (State or Foreign Country)	(d) Direct Controlling Entity	(e) Predominant income(related, unrelated, excluded from tax under sections 512-514)	(f) Share of total income	(g) Share of end- of-year assets	(h) Disproportionate allocations?		(i) Code V-UBI amount in Box 20 of Schedule K-1 (Form 1065)	(j) General or Managing Partner?		(k) Percentage ownership
							Yes	No		Yes	No	
CHASE NMTC HONEYWELL INVESTMENT FUND LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 45-5306999	COMMUNITY DEVELOPMENT	DE	N/A	RELATED				No		Yes		
GDP-NMTCF INVESTMENT FUND LLC 801 NICOLLET MALL SUITE 1700W MINNEAPOLIS, MN 55402 46-1401855	COMMUNITY DEVELOPMENT	DE	N/A	RELATED				No		Yes		