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Community Development Fund Advisors, LLC is the registered investment adviser to The Community Development Fund, a market-rate bond fund that invests in high credit quality fixed income securities whose proceeds are designed to positively impact community development throughout the United States. The Community Development Fund is only available to banks and thrifts to help them meet the requirements of the 1977 Community Reinvestment Act ("CRA") which mandates that banks and thrifts make capital available to the entire community which they serve, including low- and moderate-income communities.

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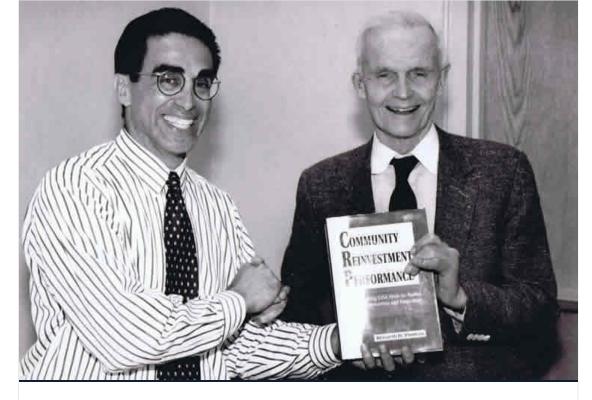
INVEST IN THE COMMUNITY DEVELOPMENT FUND AND GET DIRECT SUPPORT AND COUNSEL FROM THE NATION'S TOP CRA EXPERT AND AUTHOR

Kenneth H. Thomas, Ph.D. Author, The CRA Handbook

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Dr. Kenneth H. Thomas and Senator William Proxmire, March 1995

Senator Proxmire was the Chairman of the Senate Banking Committee and is the "Father of CRA".

Senator Proxmire's endorsement of Dr. Thomas' first CRA book, <u>Community Reinvestment Performance</u>:

Dr. Thomas' book, <u>Community Reinvestment Performance</u>, is far and away the best analysis of government regulation that I have seen in any field. He spotlights the regulatory problems that continue in CRA and points out precisely how they are being overcome. CRA will benefit enormously from this superlative examination and report.

Historic Note: This was Senator Proxmire's ONLY endorsement of any CRA publication.



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