

## FACT SHEET

MERCY LOAN FUND

### PURPOSE:

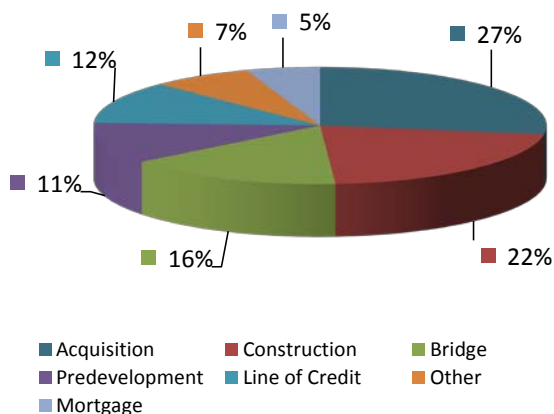
Mercy Loan Fund (MLF) is a 501(c)(3) non-profit corporation, certified by the U.S. Treasury Department as a Community Development Financial Institution (CDFI). CDFIs are specialized financial institutions that work in market niches that are underserved by traditional financial institutions. MLF is a subsidiary of Mercy Housing, Inc., a national affordable housing developer, that was formed in 1983 and made its first loan in 1985. The mission of MLF is to work nationally with socially responsible affordable housing and community developers, providing innovative financing arrangements for credit-worthy projects for which conventional financing is not available or affordable.

MLF's loans ultimately serve the economically poor - individuals and families with incomes less than 80% of the Area Median Income, and often less than 50% of AMI. These include the working poor, seniors, farm workers, formerly homeless individuals, and people with special needs.

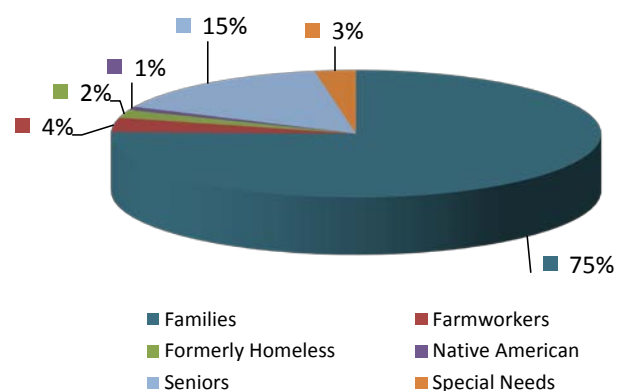
### IMPACT:

| Total Loans | Total Amount Loaned | Total Leveraged | Average Loan Size | Average Loan Term | States | Residents Housed | Units Developed | Estimated Household Savings (past 5 yrs) |
|-------------|---------------------|-----------------|-------------------|-------------------|--------|------------------|-----------------|--|
| 511         | \$326 Million       | \$2.4 Billion   | \$1.4 Million     | 4 years           | 39     | 63,300           | 25,100          | \$36.3 million                           |

Loan Type (by # of Loans)



Residents Served



### LOAN POOL/INVESTORS:

As of December 2017, MLF's loan pool totals \$62 million with \$44 million in 174 investments from 147 investors plus MLF's equity capital. Investors include religious communities, health care organizations, private foundations, individuals, banks, the Federal Home Loan Bank, the Community Development Financial Institutions Fund, and USDA Rural Development, all who share MLF's mission of providing affordable housing to those in need.

