



News Release

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CRAFUND ADVISORS INVESTS IN OHIO BOND TO SUPPORT ENVIRONMENTAL CLEANUP AND ECOLOGICALLY FRIENDLY DEVELOPMENT

FORT LAUDERDALE, FL – September 30, 2003 - Protecting our environment and protecting our young people top the list among today's most important social issues. CRAFund Advisors, a South Florida-based investment advisory firm with a socially responsible mission, is making these issues a high priority as demonstrated through its investment in a Brownfield Redevelopment Fund in Cuyahoga County, Ohio. A brownfield is an underused and abandoned commercial and industrial property in need of environmental clean up.

"This is a 'case study' in financially-sound, mission based investing," said Alyssa G. Sibley, CFA, director of CRAFund Advisors. "The Cuyahoga County project allows us to make an environmentally-friendly impact by cleaning up otherwise environmentally unsafe real estate. We also have the opportunity to dramatically affect this low-income community by providing a safe haven for at-risk youth. And we're able to achieve all of this within the context of a security that offers competitive financial returns."

The brownfield redevelopment calls for the construction of a Youth Intervention Center that will be built to "green architecture" standards. Green architecture refers to development built in the most economical, energy saving, and environmentally-friendly way possible. As an example, project managers for the Cuyahoga County Youth Intervention Center plan to avoid excess energy costs by sheltering the building with backfill. Living spaces in the building will be in line with a southerly exposure. This will help energy conservation and total energy use. The building also uses a geothermal/heat transfer system that will meet the majority of the building's energy requirements.

"No question, we're hitting three critical needs with this investment. One, the brownfield redevelopment will make a dramatic, positive, environmental impact. Two, the social dividend for the community, in terms of job creation and helping troubled kids, is just priceless," said Sibley, "Finally, we get the satisfaction of proving once again on behalf of our shareholders that mission-based investing can earn competitive financial returns."

CRAFund Advisors specializes in mission-based investments that make a direct impact on communities nationwide. The firm currently manages one of largest community development vehicles in the nation, The CRA Qualified Investment Fund, a mutual fund comprised of high credit quality, fixed-income investments, all of which have community development as the primary purpose.