



News Release

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CRA QUALIFIED INVESTMENT FUND OUTPERFORMS 96% OF INTERMEDIATE TERM BOND FUNDS

Fund Shows Mission-Based Investments Can Provide Top-Tier Returns

FORT LAUDERDALE, FL - October 10, 2002 - Forget what critics say about socially responsible investments failing to generate competitive returns. Third quarter performance figures for the CRA Qualified Investment Fund (CRAIX) show helping those in need can be good business. The Fund's year-to-date total returns exceeded 96% of the more than 600 intermediate term bond funds tracked by Morningstar, ranking 6th on the fund trackers list of best performing intermediate term bond funds.

The CRA Qualified Investment Fund's average total returns as of September 30, 2002 were:

Year-to-date: 9.76%
One-year: 8.80%
Since inception: 8.52%
30-day S.E.C. yield: 4.76%

None of the other 600-plus intermediate term bond funds rated by Morningstar are designed to support community development in America's needy cities, towns, and neighborhoods through their investment activity. By contrast, the CRA Qualified Investment Fund aims to invest 100% of assets in community development-oriented securities, which is why 120 banks and other institutional investors from around the nation have already invested more than \$200 million in the Fund.

The CRA Qualified Investment Fund meets this guideline by investing in a portfolio that includes taxable municipal bonds, mortgage backed securities, and other investments with an average credit rating of AAA and that have community development as the primary purpose.

In addition to banks that have recognized the fund's ability to meet regulatory needs and provide favorable financial performance, non-bank investors have also invested. Institutions such as pension funds, faith-based organizations, foundations, college and university endowments, and insurance companies have identified the fund because its investments in community development-oriented securities parallel their organizations' missions and ideals.

SocialFunds.com, a website devoted to mission-based mutual funds has ranked the CRA Qualified Investment Fund as having the highest returns all of the mission-based investments it tracks.

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*Financial performance figures are based on the period ending 9/30/02. Inception date is 8/30/99.

The fund will invest only in securities that have a rating in the three highest categories (AAA, AA, A) as assigned by a nationally recognized statistical rating organization such as Standard & Poor's Ratings Group



and/or Moody's Investor Services, Inc. or which are deemed by the Advisor to be of comparable quality to securities so rated, or which are credit-enhanced by one or more entities with one of the above credit ratings.

Other fees and expenses do apply to a continued investment in the fund and are described in the fund's current prospectus. This is not an offering, which can be made by prospectus only. For more information about investing in the CRA Qualified Investment Fund, contact CRAFund Advisors at 1-877-CRA-1977. Please read the prospectus carefully before investing or sending money. Past performance does not guarantee future results. Investment return and principal value will fluctuate, so that shares when redeemed may be worth more or less than the original cost. The fund is not available to residents in all states. InCap Securities, Inc. is the distributor of the fund.