



Citi Correspondent Lending

Best Efforts CRA Premium Schedule

- The CRA schedule below (and also part of our daily Best Efforts rate sheet) is specific to Best Efforts execution. CRA premium results provided by the GeoCoding Tool on the Correspondent website also apply only to Best Efforts.
- Mandatory/bid tape executions receive loan specific CRA incentives, which may differ from those appearing on this schedule. For this reason, **all Mandatory/bid tape inquiries should be submitted to cmiselectdesk@citi.com.**
- Maximum loan amount to receive CRA premiums in Best Efforts executions is capped at \$500,000 for all markets.
- Premiums can vary according to purchase/refinance and/or household income and census tract within any given MSA.

Effective February 5, 2021 as shown on the Citi Best Efforts Rate Sheet

As of 2/5/21, MSA 42220 - Santa Rosa is no longer an eligible market.

State	MSA	MSA #	Eligible County	Purchase		Refinance		2020 Median Incomes	
				LMI HH	LMI CT	LMI HH	LMI CT	80%	100%
CA	Riverside- San Bernardino-Ontario	40140	Riverside (065), San Bernardino (071)	0.30	0.30	0.30	0.30	\$ 60,240	\$ 75,300
CA	Anaheim-Santa Ana-Irvine	11244	Orange (059)	0.40	0.30	0.40	0.30	\$ 82,400	\$ 103,000
CA	Fresno	23420	Fresno (019)	0.30	0.30	0.30	0.30	\$ 49,360	\$ 61,700
CA	Los Angeles-Long Beach-Glendale	31084	Los Angeles (037)	0.40	0.30	0.40	0.30	\$ 61,840	\$ 77,300
CA	Bakersfield	12540	Kern (029)	0.30	0.30	0.30	0.30	\$ 45,280	\$ 56,600
CA	Hanford-Corcoran	25260	Kings (031)	0.30	0.30	0.30	0.30	\$ 49,760	\$ 62,200
CA	Oakland-Berkeley-Livermore	36084	Alameda (001), Contra Costa (013)	0.40	0.30	0.40	0.30	\$ 95,360	\$ 119,200
CA	Modesto	33700	Stanislaus (099)	0.30	0.30	0.30	0.30	\$ 55,440	\$ 69,300
CA	Sacramento-Roseville-Folsom	40900	Sacramento (067)	0.30	0.30	0.30	0.30	\$ 69,360	\$ 86,700
CA	San Diego-Chula Vista-Carlsbad	41740	San Diego (073)	0.30	0.30	0.30	0.30	\$ 74,160	\$ 92,700
CA	San Francisco-San Mateo-Redwood City	41884	San Francisco (075), San Mateo (081)	0.60	0.50	0.60	0.50	\$ 112,720	\$ 140,900
CA	San Rafael	42034	Marin (041)	0.30	0.30	0.30	0.30	\$ 127,440	\$ 159,300
CA	San Jose-Sunnyvale-Santa Clara	41940	Santa Clara (085)	0.40	0.30	0.40	0.30	\$ 111,840	\$ 139,800
CA	Oxnard-Thousand Oaks-Ventura	37100	Ventura (111)	0.30	0.30	0.30	0.30	\$ 78,240	\$ 97,800
CT	Bridgeport-Stamford-Norwalk	14860	Fairfield (001)	0.50	0.40	0.50	0.40	\$ 95,600	\$ 119,500

State	MSA	MSA #	Eligible County	Purchase		Refinance		2020 Median Incomes	
				LMI HH	LMI CT	LMI HH	LMI CT	80%	100%
FL	Ft. Lauderdale- Pompano Beach-Sunrise	22744	Broward (011)	0.30	0.30	0.30	0.30	\$ 59,840	\$ 74,800
FL	West Palm Beach-Boca Raton-Boynton Beach	48424	Palm Beach (099)	0.30	0.30	0.30	0.30	\$ 63,280	\$ 79,100
FL	Miami- Miami Beach-Kendall	33124	Miami-Dade (086)	0.60	0.50	0.60	0.50	\$ 47,280	\$ 59,100
FL	Jacksonville	27260	Duval (031)	0.30	0.30	0.30	0.30	\$ 59,840	\$ 74,800
IL	Chicago-Naperville-Evanston	16984	Cook (031), Du Page (043), McHenry (111), Will (197)	0.50	0.30	0.50	0.30	\$ 67,840	\$ 84,800
IL	Elgin	20994	Kane (089)	0.30	0.30	0.30	0.30	\$ 74,320	\$ 92,900
IL	Lake-Kenosha IL-WI	29404	Lake (097)	0.30	0.30	0.30	0.30	\$ 82,720	\$ 103,400
MD	Frederick-Gaithersburg-Rockville	23224	Montgomery (031)	0.30	0.30	0.30	0.30	\$ 99,520	\$ 124,400
MD	Washington-Arlington-Alexandria, DC-MD-VA-WV	47894	Prince George (033)	0.30	0.30	0.30	0.30	\$ 94,960	\$ 118,700
NJ	Newark NJ-PA	35084	Essex (013)	0.30	0.30	0.30	0.30	\$ 82,560	\$ 103,200
NV	Las Vegas-Henderson-Paradise	29820	Clark (003)	0.30	0.30	0.30	0.30	\$ 56,640	\$ 70,800
NY	Nassau-Suffolk NY MD	35004	Nassau (059), Suffolk (103)	0.60	0.40	0.60	0.40	\$ 101,280	\$ 126,600
NY / NJ	New York-Jersey City-White Plains, NY-NJ	35614	Bronx (36/005), Kings (36/047), New York (36/061), Queens (36/081), Richmond (36/085), Rockland (36/087), Westchester (36/119), Bergen (34/003), Hudson (34/017), Passaic (34/031)	0.75	0.65	0.75	0.65	\$ 65,440	\$ 81,800
SD	Sioux Falls SD	43620	Lincoln (083), Turner (125), McCook (087), Minnehaha (099)	0.30	0.30	0.30	0.30	\$ 68,960	\$ 86,200
VA	Washington-Arlington-Alexandria, DC-MD-VA-WV	47894	Arlington (013), Alexandria City (510), Fairfax (059), Fairfax City (600), Falls Church City (610)	0.30	0.30	0.30	0.30	\$ 94,960	\$ 118,700
Washington D.C.	Washington-Arlington-Alexandria, DC-MD-VA-WV	47894	DC (11/01)	0.30	0.30	0.30	0.30	\$ 94,960	\$ 118,700

CRA Eligibility - Citi can assist you with identifying potential CRA-eligible loans.

Create a spreadsheet containing the following information and upload to our CRA GeoCoding Tool* on the Citi Correspondent web site or send an encrypted email to corr.crascrub@citi.com.

Loan Number / Borrower Last Name / Street # and Name / City / State / Zip / Borrower's Combined Monthly Income / Loan Purpose / Loan Amount

* For more information regarding our CRA Batch GeoCoder, click on the following links to our Job Aid and File Template or contact your Account Executive or CSC:

[Job Aid](#) [File Template](#)

All products and programs, conventional and government (up to a \$500,000 loan amount); Purchase and Refinance transactions; Any occupancy type; 1-4 unit property types; Property address must be located in one of the above eligible counties, **and**, property address must be located in either a low- to moderate-income census tract (LMI CT) as designated by Citi, **or**, the household qualifying income must be <80% of the area median income (LMI HH) as published by Citi. Please refer to Section 302 and Exhibit 18 of the Correspondent Manual for additional information.



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