

# Rates - News & Employee Spotlight



## SBA 504 Rates for FEBRUARY 2020

**3.39% 20-Year Debenture - 3.39% for Refinance**

**3.46% 25-Year Debenture - 3.46% for Refinance**

**3.80% 10-Year Debenture - 3.80% for Refinance**

## Employee Spotlight Amy Kramer



We're back with our Spotlight Interview Series where we ask our employees about their role at MCDC and to keep you informed on what's happening.

This month we interviewed MCDC 504 Funding Coordinator Amy Kramer who works with outside lenders, borrowers, MCDC loan officers, underwriters, and legal counsel for MCDC and the SBA.

This means that Amy has a lot of communicating and hats to wear with scheduling closings each month and making sure the loans are closed in accordance with SBA requirements.

It's a good thing Amy is a multi-tasker and manages to get the job done each month which is crucial for everyone involved.

### **What do you most like about working for MCDC?**

The people I work with inside and outside of the office. The group I work with are exceptional. I love our attorneys. They are the best! I enjoy the relationships that I have developed with the different title companies and loan officers from the different institutions. I love it when we get to the finish line with the borrower and they know we are ready to close.

### **What do you do in your spare time?**

I enjoy sewing and cross stitching. Basically any crafting to me is enjoyable! I love to snuggle with my dogs and just relax at home.

### **What are you most proud of?**

I am most proud of my daughter, Marisa. She has had to overcome some health obstacles in her young life and still always has a smile on her face and zest for life!