



## May 2021 Rates & News

**2.93% 25-Year Debenture - 2.97% for Refinance**

**2.84% 20-Year Debenture - 2.89% for Refinance**

**2.62% 10-Year Debenture - 2.67% for Refinance**

## Employee Spotlight Emily Kirby



Emily Kirby

This month we are introducing 7(a) Lending Associate Emily Kirby who joined MCDC in the fall of 2019. Emily has quickly worked herself into a significant part of the 7(a) Department that was instrumental in the first round of PPP, processing 591 loans for \$77,828,591.

Now as a PPP approved lender, the 7(a) Team is at it again assisting small, self-employed individuals who found it difficult to access PPP through traditional channels.

### **How has MCDC helped you in your career development?**

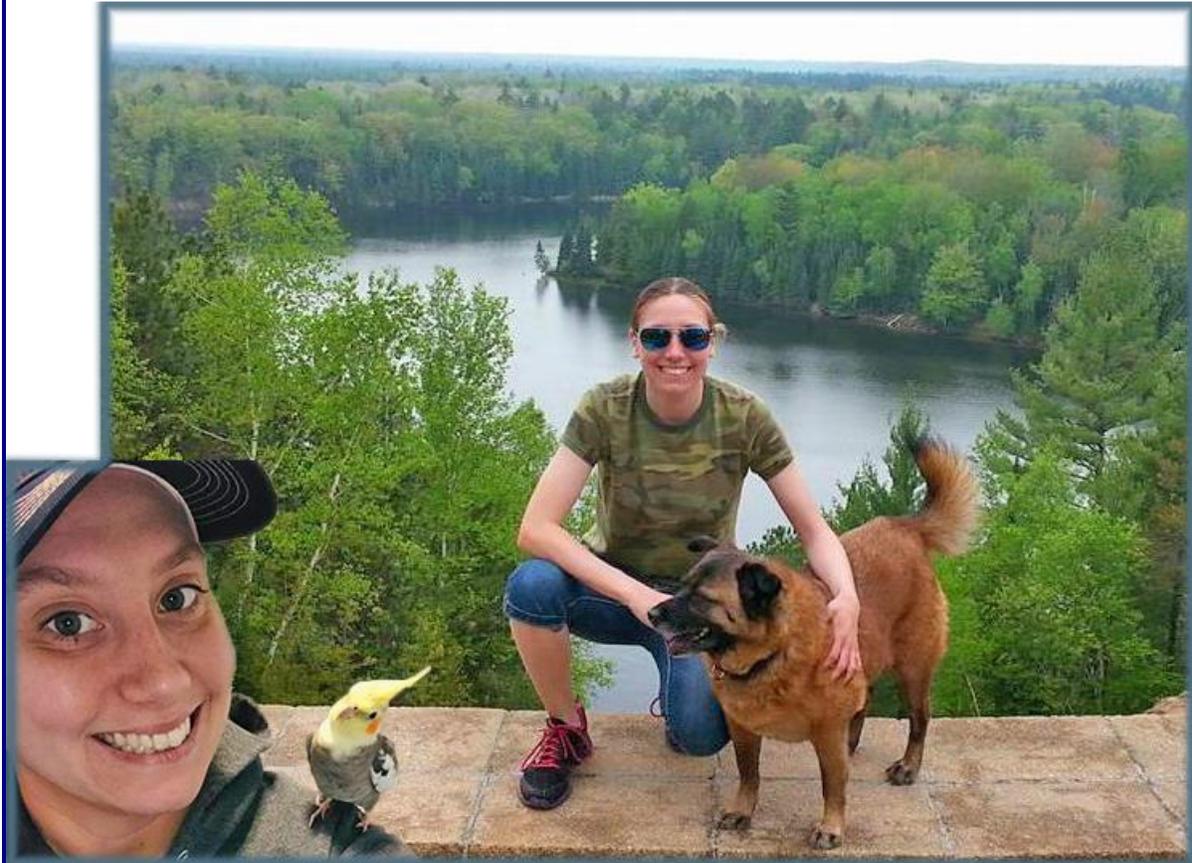
I've always enjoyed working with numbers and dealing with the public so I thought that a financial services job would suit me. My major in college was business and accounting. One of my first jobs in the business world was working in the accounting department for a family-owned computer software company. Next, I worked for a mortgage company. The majority of my work included servicing, reconciling bank accounts, and remitting funds. Although I enjoyed my prior work, it didn't provide much of an opportunity for career growth or the ability to feel as if I was making a difference in the community.

It only took a few days after I started working at MCDC to realize that this was a career path I ultimately wanted to follow. I love putting together all the moving pieces in the process of approving loans, servicing loans, and closing loans. My position as a 7(a) Lending Associate provides challenges, continuous learning, and the ability to help small business owners throughout the community and the United States.

### **When are you the happiest?**

I am the happiest when I am with my dog, family, or friends by the water or hiking in the woods. I love taking my dog Scarlett to Lake Michigan and the Upper Peninsula. It's a blast to watch her run through the water and up and down the sand dunes. My favorite part is watching the sunset on the water at the end of the day while sitting next to a relaxing bonfire.

Although the Pandemic has made it difficult for friends and family to travel with me, Scarlett is always a great travel buddy. We've been road-tripping, camping and kayaking together for ten years. Last summer, we visited St. Ignace, Tahquamenon Falls, Lake Huron, Lake Michigan, Mackinaw City, and much more.



With seven offices throughout Michigan, MCDC's experienced team will work with you through every step of your SBA Loan. MCDC is a non-profit corporation certified by the U.S. Small Business Administration to provide SBA 504 Loan Financing and 7(a) Lender Services. For more than 38 years MCDC has been a leader in SBA financing in Michigan, participating in projects impacting more than 64,000+ jobs and more than \$3 Billion of economic investment. For more information, please feel free to call us at 833-4SBA-LOAN or 833-GET-7ALOANS or visit us at [www.michigancdc.org](http://www.michigancdc.org)

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