

# July 2021

## Welcome Underwriter

### Michael Bartos



Michael Bartos

This month we are introducing our new SBA 504 Underwriter, Michael Bartos to the Michigan Certified Development Corporation (MCDC). A native Michigander, Michael will work out of his office in Minnesota, a nod to the new environment and the technical capabilities of MCDC. His responsibilities will include financial analysis of loan applicants, eligibility determination, loan packaging and working with SBA to get loans approved.

Michael comes to the MCDC from the United States Small Business Administration (SBA) where he served over a year, most recently working with the EIDL Program as a

Loan Specialist Underwriter. He received his Bachelor's Degree in Economics from Northern Michigan University and is currently working on his Master's Degree in Data Analytics from St. Mary's University.

"Michael's skills, qualifications and SBA experience are a great match for the requirements for this position" said President Mark Williams. "His addition is a tremendous gain to MCDC and for Michigan's small business community."

#### **How did you first learn about MCDC?**

Since my most recent job was working for the SBA, I would receive monthly emails filled with news and statistics on CDC approvals and rankings. I continually observed that the MCDC was always ranked as one of the top CDCs in the country. I figured with impressive numbers like that they must have a remarkable, well organized staff. This piqued my interest, along with the fact that I'm originally from the great state of Michigan.

#### **What is on your wish list for the next 10 years with MCDC?**

Now that I've been here a few weeks I can certainly see that MCDC does have a staff of experts, from loan officers to behind the scenes, who understand and care about their business owner's needs, costs, funding options, and the timeframe that they run up against. Therefore, on my wish list for the next 10 years is to strive to help MCDC continue to be the best CDC by remaining at the top of the statistics chart.

#### **Tell us a little bit about your family and what you like to do in your spare time.**

I'm originally from Davison, Michigan where most of my family still resides. I have a wonderful wife and an 8-year-old son named Luke. We love to travel, explore and spend as much time as we can with family in the Upper Peninsula of Michigan as we hope to someday move there. My son and I also like to spend time hunting, camping and boating as we are both big into fishing.

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)

### **Michigan Certified Development Corporation**

Phone: (517) 886-6612 | Fax: (517) 886-6619

[www.michigancdc.org](http://www.michigancdc.org)