

The Mortgage Capital Development Corp. (TMC)

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Officer(s): Barbara Morrison, President

Year Founded: 1997 (Bay Area Business Development Company, predecessor, founded 1981)

Type of Organization: Certified Development Corporation

Service Area: California (statewide) and Nevada (10 counties: Carson City, Clark, Douglas, Esmeralda, Lyon, Mineral, Nye, Solano, Storey, and Washoe)

Activities: TMC's mission is to increase economic development in California. Services include packaging underwriting of SBA loans, primarily SBA 504 loans for commercial real estate acquisition. TMC is the largest CDC in Northern California.

Volume: Since inception TMC has financed over \$5 billion for more than 3,200 small businesses.

Relationships: TMC works with all first mortgage lenders who participate in the SBA 504 loan program. TMC is involved in numerous industry-related organizations such as SBA, NADCO, BAAGGL, SIOR, CCIM, NAIOP, CREW, NAGGL, local SBDCs, NAWBO, ASVB, WIRE, WPO, FWA, and ACRE. In addition, TMC supports a microloan program run by the nonprofit organization Working Solutions.



Working Solutions assists underserved entrepreneurs in the nine San Francisco Bay Area counties to access capital and resources they need to successfully start and grow their businesses. Working Solutions' goal is to build strong communities through its economic development activities.