

# MARY E. KROPP

## OBJECTIVE:

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Senior Executive or CEO-level Project Management positions/assignments with key managerial planning responsibility, geared to economic development, public relations and community involvement. *Value Added:* Contagious enthusiasm and keen marketing sense, combined with excellent finance/credit skills.

## EXPERIENCE:

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**August 2004 – Present** Power Steering Unlimited, Inc. San Antonio, TX & St. Petersburg, FL *President (Incorporated 01/13/2005)*

- Clients include Economic Development Lending Organizations in California, Washington, Oregon, Alaska, Colorado, New Jersey, Nebraska, Texas, Kansas, Kentucky, Tennessee, Missouri, Minnesota, Michigan, Indiana, Illinois, Iowa, Alabama, Florida, Georgia, Pennsylvania, Rhode Island, Massachusetts, Montana, New Hampshire, Oklahoma, Louisiana, New York and Washington, D.C.; with Law Offices assisted in California, Texas and New Mexico; and National Association of Development Companies (NADCO) projects, training and committee work.
- Extensive management consulting and project work with emphasis on Independent Loan Review, quality control, loan operations, software integration, program compliance, marketing, temporary staffing, strategic planning, web site development and sales. Results: client base has shown marked improvement in both productions and operations subsequent to work with Power Steering.

**March 2008 – June 2012** Florida First Capital Finance Corp. Tallahassee, FL  
*Senior Vice President – Director of Loan Administration*

- Economic Development Lender in Florida responsible for all aspects of portfolio management and quality for a 1350 loan SBA 504 portfolio and four other direct loan program portfolios. Extensive Liquidation and recovery work with un-matched collection results nationally.

**Jan. 1997–Nov. 2004** Enchantment Land Certified Devel. Co. Abq, NM  
*Executive Director (CEO, CFO, CAO, COO)*

- Economic Development Lender in New Mexico responsible for participation in business recruitment and retention and Industrial recruitment incentives with the State of New Mexico, direct lending to businesses for capital investment in the state, tied to job creation and increased tax base.
- Considered a highly effective educator of both state and national congressional delegations as to the benefits of programs directed and utilized by company.
- Handled approximately \$1.0 million annual budget of private 501c(3) organization. Annual financial and operating audits of firm showed no exceptions or management letters throughout tenure.
- Increased liquidity from \$237 thousand to over \$800 thousand.
- Increased net assets (net worth) from \$293 thousand to \$800 thousand.
- Doubled non-Executive staff members' loan production
- Won National awards for production and marketing.

(Experience, continued)

- Personal awards include the Small Business Administration's New Mexico Financial Services Advocate of the Year (twice), Most Helpful to Small Business, and Rural Advocate of the Year.
- Increased Loan Portfolio from 100 accounts at \$35.6 million to 495 accounts at \$195 million in eight years.
- Managed a staff of eight, full time employees in two cities.
- Computer operation, including Word, Excel, Publisher, PowerPoint, Anchor Loan Management System, Adobe Acrobat, SAGE Businessworks Gold Accounting & QuickBooks Professional Software.

**1995–1997** Republic Bank (7(a) CLP) Traverse City, MI  
*Vice President – Senior Loan Officer (SBA 504 Product Coordinator), #1 SBA Lender*

**1984–1995** First of America Bank (7(a) CLP) Multiple locations:  
*(Position: Senior Credit Analyst) '84-'85 Kalamazoo, MI*  
*(Position: Commercial Loan Officer) '85-'90 Marquette, MI*  
*(Position: Assistant Vice President) '90-'95 Traverse City, MI*

**1979-1984** National Bank & Trust Traverse City, MI  
*Commercial Credit Analyst ('82-'84)*  
*Head Teller ('79-'82)*

**EDUCATION:**

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**1979–1982** Ferris State University Traverse City, MI  
Bachelor of Science in Business Administration.  
Graduated With Distinction.

**1977-1980** Northwestern Michigan College Traverse City, MI  
Associates of Arts Degree.

**INTERESTS:**

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Vocal music and piano, fly fishing, gardening, travel and sailing.

**OTHER  
CERTIFICATIONS:**

Licensed Residential Builder, Michigan; Certified Master Gardener, Michigan; Nationally Designated trainer in SBA 504: Intro, Packaging, Closing, Servicing and Liquidation; Former NADCO At-Large Board Member (always gained the most votes nationally of any candidate, through 6/2012) and Vice Chair for Education and External Affairs, Chair of the Servicing Committee and Liquidation Mentor; Nationally endorsed trainer for the Anchor LMS software system.

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