



Michael Hart
Vice President
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CONTACT

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BACKGROUND

Michael joined Northland in 2011. He provides public finance services to cities, counties, public utilities, and school districts throughout Minnesota and Iowa.

Michael works with clients as a municipal advisor, underwriter, or placement agent to structure and efficiently issue debt with the goal of best matching the entity's needs to the demands of the current debt marketplace. Along with debt issuance, Michael regularly provides in depth financial analysis for clients, including debt management analysis, debt capacity analysis, referendum planning, utility rate studies, cash flow analysis, and long-term capital improvement planning.

In his spare time, Michael enjoys crawling on the floor with his daughter, playing golf with friends, and singing in choir with his wife (Carah).

EDUCATION

He received his Bachelor's Degree in Economics and Spanish from Luther College, in Decorah, Iowa.

PROFESSIONAL LICENSES/DESIGNATIONS

Michael holds and maintains the FINRA Series 7 General Securities Representative, Series 50 Municipal Advisor Representative, and Series 63 Uniform Securities State Law registrations.

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