Michael G. Nathans is the Co-founder, Chairman and CEO of WhisperSom Corporation - a thought leader in diagnosing and treating sleep dis-ordered breathing. He is an innovator, educator and serial entrepreneur with expertise in health, science, big data, privacy, security, financial services, income properties, asset management, sound engineering and corporate governance.

What his business partners appreciate most, is his integrity, work ethic, win-win approach, and subject matter expertise.

As an early teen, Michael spent most of his after-school hours at his father's dental office where he helped develop x-rays, sterilize instruments, mix filling materials, make plaster models from impressions, file patient's records, make out bank deposits and assist chair-side with procedures from cleanings and root canals to surgery.

Michael played Little League baseball on the now famous Del's Lemonade team. He rose to the number one seed and co-captain on his high school tennis team and was the starting center on the Cranston High School West varsity basketball team beginning in the 10th grade. He was selected All State in his senior year. He went on to become starting center in his freshman year on the Franklin & Marshall College varsity basketball team, averaging mid-double figures from the field and off the boards. He began skiing at age six and was a certified instructor for two years in his spare time after college. He grew up in Rhode Island where at age 12 he earned his Skipper certificate at YMCA Camp Fuller. He is an experienced ocean sailboat racer, blue water cruiser and navigator with 10,000+ miles under the keel of a 38' Ted Hood designed sloop that he commissioned with his wife, Marcia, in 1983 and maintained in Bristol fashion for 30 years.

Michael worked as a high-end audio consultant in the consumer electronics industry for six years, including two years as a retail manager in the Hyannis Mall on Cape Cod and three years as manufacturer's representative serving dealers and training their sales people from Maine to Virginia.

Michael specialized in multifamily real estate as a licensed broker for seventeen years, generating over $100M in his own listings and sales in the days before the Internet and email. He capitalized on that experience to co-found the first tenant screening service in the Mid-Atlantic States, named Just The Facts, Inc. (JFI). JFI assited apartment owners and commercial real estate clients screen applicants effectively and fairly using credit bureau and landlord tenant judgment reports. He managed the redevelopment of a 200,000 square foot office building where he oversaw leasing, renovations, the removal of asbestos and underground fuel tanks. He served as lead advisor to the FHA's largest contractor and has arranged over $350M in debt and equity placements for multifamily properties and distressed loan portfolios. He created an REO donation program for C-BASS (Credit-Based Asset Securitization and Services) with Habitat for Humanity, state and local governments, and served on the Board of a C-BASS Reserve Fund as an Independent Director.

Michael served as a Senior Manager at PriceWaterhouseCoopers (PwC) for five years as a loan sale advisor, housing finance subject matter expert and asset securitization project manager for the firm's clients that included the FHA, U. S. Department of State and Wall Street Investment Banks. For the FHA and on behalf of U. S. taxpayers, he led an un-solicited initiative to have his PwC team develop a web-based comparative peer analysis tool using the financial statements and physical condition reports of the 20,000 multifamily properties comprising the FHA's insured and Section 8 loan portfolios. The concept was to help the FHA use their big data to identify and prosecute unauthorized uses of project funds by unscrupulous landlords, at a scale matching the massive size of their portfolios. The FHA was so pleased with the prototype, that they put the tool into production and hired Michael through a PwC contract to teach their financial analysts and lawyers at HQ and in field offices around the country how to use it.

Nationally recognized as the founder, former Chairman and CEO of Pay Rent, Build Credit, Inc., also known as *PRBC* and *Payment Reporting Builds Credit*, Michael is credited with launching the first credit bureau to enable consumers to build a good credit history and score *without debt…*

… just by paying their rent, utilities, phone, insurance, and other common bills on-time that are defined as "credit" by the Equal Credit Opportunity Act. He was frequently featured at credit- and asset-building conferences sponsored by the Federal Reserve, FDIC, U. S. Department of Treasury, the Consumer Financial Economic Development Corporation, FHA, Fannie Mae, and other agencies. Michael sold PRBC to MicroBilt in 2009, where it continues to grow.

Michael's work has been featured in the Wall Street Journal, Business Week Magazine, American Banker, The Washington Post, nationally syndicated newspaper columns, on National Public Media Radio and in publications by Harvard University, The Ford Foundation, Annie E. Casey Foundation, and Brookings Institution.

Author and publisher of *Shoe Box Credit, A Guide to Equal Credit Opportunities using the Equal Credit Opportunity Act*, Michael also serves as a Senior Fellow and Advisor at the Policy and Economic Research Council (PERC), a non-profit, non-partisan "think and do" tank dedicated to using the power of data and quantitative analytics to expand economic inclusion world-wide.

In recognition and support of his work, Michael has been granted two U. S. Patents and was awarded two grants from the Ford Foundation, despite his company's for-profit status. He was the first CEO of a for-profit business to receive grants from the Ford Foundation. Michael was invited to present a paper on his work at Magdalen College, University of Oxford England, and his work has also received recognition and endorsements from the Federal Reserve, New York State Banking Department and National Credit Union Association, as well as R&D and equity investments from Fannie Mae, Freddie Mac, Citigroup, Advance America, IBM, Omidyar Network (eBay's founder) and the Maryland Department of Business and Economic Development.

As owner of Good-Thrift Benefit Corporation, a Maryland B Corp, Michael advises employers and individuals how to manage the cost of long term care and mitigate the loss of income due to an accident or major illness - the leading causes of bankruptcies in the U. S.

Michael was licensed in seven (7) states and the District of Columbia, to sell health, life and long term care insurance for three (3) years. During this time he assisted over a dozen families put an affordable long term care plan and/or life insurance policy in place for loved ones, and he assisted over 100 employees access supplemental health benefits at work. He was an appointed representative of the top 10 carriers including Genworth, Met Life, John Hancock, Life Secure, Lincoln Financial, TransAmerica and Aflac.

Michael attended the University of Rhode Island Program of Saturday Seminars for Selected High School Students, Engineering Series, Fall Semester 1969.

He was a National Honor Society of Secondary Schools student and received his BA in Biology and Pre-Healing Arts from Franklin & Marshall College.

Michael was elected President of his Homeowners Association when he lived in Bucks County, Pennsylvania and served that 55 single family home community with 20 acres of common ground for 5 years. He is a Past Commodore of the Chesapeake Bristol Club serving in 1989 and has been a member since 1984.   Michael has been a part-time resident of Annapolis since 1983 and full-time since 1997, where he resides with his former childhood friend and wife since August 26, 1979.

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