

# Lucy Linn McKie

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## Summary of Experience

My banking/finance experience began in 1973. From 1989-2007 I focused solely on Commercial Real Estate loan production as a lender, mortgage broker and as the exclusive representative of a nationwide real estate investment firm. My experience crosses all property types and sizes from land acquisition through to the permanent loan on stabilized properties. I have an extensive proven contact list that includes borrowers, lenders and mortgage brokers. In 2007 I established a Short Sale Negotiations division of Sea 2 Sky Capital providing services to listing agents and distressed homeowners trying to avoid foreclosure.

## Professional Experience

6/05 to present Sea 2 Sky Capital, LLC

### Principal / Owner

- Sea 2 Sky Capital specializes in Short Sales working with brokers and sellers to obtain approval to close on short sales.
- Sea 2 Sky Capital is an intermediary for Commercial Real Estate mortgages specializing in land development, construction, rehab and permanent commercial mortgages.
- Lucy is the Washington State Designated Real Estate Broker for Sea 2 Sky Capital, LLC

2/04 to 6/05 DBSI Discovery Real Estate Services, LLC (DDRS)  
Boise, Idaho

### Director of Loan Acquisitions

- Responsibilities included arranging acquisition and refinance loans for commercial real estate located across the United States primarily on properties that were syndicated to 1031 Tenant in Common investors. Lenders were primarily conduits and life companies with a few loans being placed with commercial banks. I worked directly with the lenders and also arranged loans in cooperation with correspondents and brokers, as necessary. During the 16 months with DDRS, I arranged and closed over \$300 Million in loans. My primary responsibility was to establish relationships with lenders, however I was also involved in the entire process from creation of a loan presentation package, negotiating loan terms and applications and working through closing issues that required involvement above the level of the loan closers. I have proven my ability to be self-directed over the years and with this job have proven it again. This employer was located in Boise while I worked from my home office in Duvall.

2/02 to 2/04 HomeStreet Capital  
Bellevue, Washington

**Vice President and Manager**

- I was hired for this position to open a new office in Bellevue for HomeStreet Capital. In addition to establishing the new office, I was responsible for loan production through Fannie Mae, the HomeStreet portfolio and brokering to other lenders. I achieved "Presidents Club" during my first (partial) year (2002) and was a top producer during both years. My clients were very loyal to me when I moved to HomeStreet, which allowed me to continue arranging construction and permanent loans for my portfolio of clients and also offer to them brokerage services to conduits and life companies. One of my clients that followed me to HomeStreet was my next employer, DBSI/DDRS.

6/81 to 2/02 USBank of Washington  
Seattle, Washington

**Vice President and Relationship Manager**

- From 1981 to 1987 I worked in the Retail Banking system with the last four years as a Manager.
- From 1987-1989 I worked in the Corporate Lending Group.
- From 1989 - 2002 I was a CRE Lending Officer providing construction and permanent loans through the USBank portfolio and brokering to outside lenders.

**Professional  
Memberships /  
Licenses**

Washington State Real Estate Broker License# 23091

Mortgage Loan Originator License NMLS# 392801 with Mission Hills Mortgage Bankers

Washington State Notary

Mortgage Bankers Association (MBA)

International Council of Shopping Centers (ICSC)

National Association of Industrial and Office Parks (NAIOP)

**Community  
Affiliations**

Board member of the Novelty Hill Community Action Group (Appointed by King County).

Past Board Member of NAIOP's annual Community Enhancement project.

Past President of the Board of Directors for the Woodinville Chamber of Commerce (2000), board member since 1995.