

Brett Smith

Top U.S. Broker and Small Business Lending Entrepreneur

Since 1988, Brett Smith has produced over \$1B in commercial real estate and business loans. With the current financing crisis, Mr. Smith realized that a real need exists for a regional and national commercial real estate lender and formed Sound Commercial Capital Group, Inc. Sound Capital specializes in the consulting, brokering and lending to all forms of commercial and industrial real estate financing with a unique strength in SBA and USDA Loans.

Lending Success with a Variety of Financial Institutions

After receiving his economics degree from the University of Minnesota in 1988, Mr. Smith joined Government Funding Corporation, the largest SBA lender in southern California. Within a year, he became the top producing loan officer.

In 1993, he moved to Seattle to join First Interstate Bank. He not only helped in expanding its small business group – he also spearheaded an SBA directive. Because of Mr. Smith's knowledge and expertise, First Interstate Bank skyrocketed from being number 25 on the list of biggest SBA lenders in the state of Washington all the way to #3 before the First Interstate merged with Wells Fargo Bank.

Mr. Smith joined SierraWest Bank in 1996 as both Vice President and Regional Manager. He steered this small California community bank to become one of the top 5 SBA lenders in Washington. In this capacity, he was able to help hundreds of small business owners finance their "American Dream".

In 1999, he became Senior Vice President of Imperial Bank. He served as SBA Regional Manager and Commercial Real Estate Loan Officer of its SBA department. Once again, he became one of the top producers of SBA and conventional Commercial Real Estate loans with Imperial Bank. Even when Comerica Bank purchased Imperial Bank, he retained his top producer status throughout his tenure at Comerica Bank.

Mr. Smith was tapped to be the Senior Vice President and Northwest Regional Manager for the expansion of Temecula Valley Bank. Mr. Smith quickly became one of its top 3 national commercial real estate lenders and a consistent member of the President's Club. During his 4 year tenure, he assisted in increasing the bank's stock price fivefold and helped the bank be the most profitable bank in the nation for banks with assets under one billion dollars.

An Entrepreneurial Spirit that Drives Today's NW Lending Market

Combining his vast knowledge of banking and small business lending as well as his entrepreneurial acumen, Mr. Smith co-founded Fortune Bank in Seattle in 2006 with a long time Client and friend. Mr. Smith lists as one of his accomplishments being able to set up the firm's founding board of directors as well as hiring its upper management team, including the CEO. The capital generation campaign exceeded all expectations and set a record for the amount raised for any bank in the state of Washington.

After just a year of Mr. Smith's able leadership, Fortune Bank became the largest SBA lender based in the State of Washington and the whole northwestern United States. After fulfilling this mission, Mr. Smith left the management role to others so new challenges could be pursued.

In 2008, he joined Excel National Bank in Beverly Hills, California. He took the newly formed positions of Executive Vice President and National Sales Manager. Putting his entrepreneurial spirit to work yet again, he developed an expanded sales strategy. This increased the number of Business Development Officers nationwide as well as diversifying the banks focus to other commercial real estate loan products. Mr. Smith attained his goal of making the bank become the #1 USDA guaranteed lender in the nation for two years in a row. He also helped navigate Excel National Bank from 17th to 6th in the nation in terms of SBA loans.

The Founding of Sound Commercial Capital Group

Today, a historic banking and financial lending crisis continues to grip the country. Banks are shutting down while existing financing sources are continuously drying up. In 2009, Brett Smith saw this as a once in a lifetime opportunity to set up Sound Commercial Capital Group. This company is driven by a group of trustworthy individuals who aim to guide companies and commercial property owners in finding the right lender to fit their needs. It taps the services of the best lenders in the nation, particularly those offering the best terms possible. The company's current and future clients surely benefit from Mr. Smith's long experience in commercial real estate lending.

Mr. Smith currently resides in Washington with his wife and two children. When it is time to relax, you can find him cruising across the waters of Puget Sound on his motor yacht, mountain biking or skiing in the Cascade Mountains. He also enjoys sampling wine at local Woodinville wineries with his friends and family.