



JS COATS
CAPITAL LLC

Commercial Real Estate Finance
Kirkland, WA



COMPLETE CAPITAL SOURCE

JS Coats Capital, LLC is a full-service, privately-owned, boutique commercial real estate firm based in Kirkland, Washington, with offices in Spokane, WA and Nashville, TN. Founded in 2015, it provides commercial real estate investors and developers with innovative financing solutions at every level of the capital stack. Longstanding relationships with capital providers from around the country yield consistently competitive quotes, which are presented to clients then evaluated for proper fit. We follow our clients wherever they invest (the continental U.S., Alaska, the Hawaiian Islands, and Canada).

COMPLETE CAPITAL SOURCE

CAPITAL SOURCES

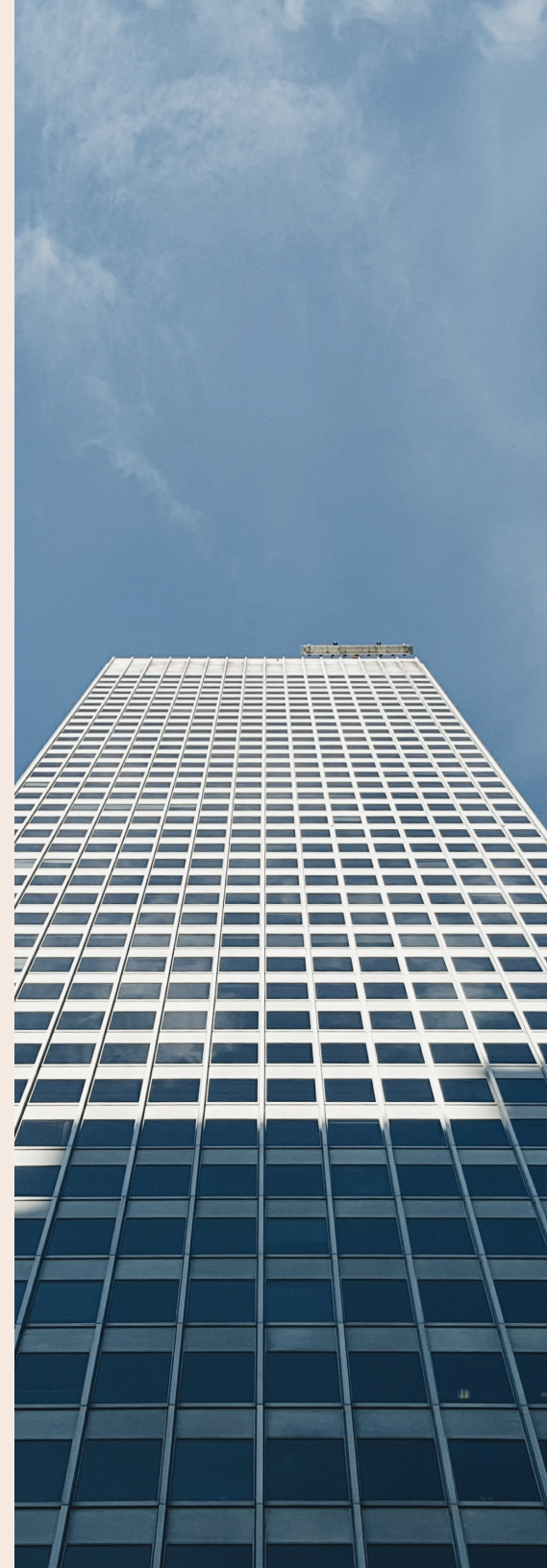
- Life Companies
- Banks
- Agency Debt
- Credit Unions
- CMBS
- Debt Funds

INSTITUTIONAL & PRIVATE EQUITY

- LP/JV
- Pref Equity
- Co GP

PRODUCTS

- Existing/Stabilized
- Reposition/Bridge
- Proposed/Construction
- Renovation/Value-Add
- Owner-Occupied
- Lines of Credit
- Note-on-Note



RELIABILITY AND DISCRETION

Clients repeatedly come back to JS Coats because of the exceptional results and service they receive. The firm's most common strategy is to approach select capital providers which fit the criteria related to the assignment, not to shotgun the loan request to the broader market.

Clients with direct lending relationships trust JS Coats to explore the market for the best financing solutions. Consider these questions before venturing into the capital markets on your own:

- Do you have the time to shop around for the best possible loan? Even if you do, is your time better spent elsewhere?
- Do you have direct lending relationships with over 300 lending sources?
- Are you providing enough business to your current lender to get their full attention?
- Is your go-to lender or broker providing you with the best possible rate in the market?



Clientele are primarily high net worth individuals, legacy family organizations, investment funds, and institutions.

- Trusts
- Legacy Real Estate Families
- DSTs
- Investment Funds
- Tenants in Common
- Institutions
- Foreign Nationals

TOTAL TEAM EXPERIENCE: OVER \$7 BILLION FUNDED

It is true of most business models that people make the difference between an ordinary company and one that excels. JS Coats has hired some of the most-respected, seasoned professionals in the business who have unparalleled personal and professional integrity and a passion for what they do. The company also values the energy that young professionals bring to the team which is why a conscientious effort was made to create a team with a blend of experience. The more seasoned professionals mentor, educate, and hold training sessions for the young professionals. The JS Coats team enjoys collaborating with one another to solve complex financing challenges and swarms to solve any problems which arise. Complimentary skillsets and personalities create a stimulating work environment and a more efficient loan process.



Jeff Coats

PRESIDENT & FOUNDER

Kirkland, WA

Jeff is the founding member and President of JS Coats Capital. He oversees the company and originates mortgages on behalf of correspondent life insurance companies, banks, CMBS lenders, agency lenders, debt funds, and credit unions. Jeff has been in the real estate and financial services industries for 3 decades, arranging financing on commercial real estate throughout the Western United States, and the Hawaiian Islands. Over this time, he has sourced nearly \$3 billion in capital for institutional borrowers, high net worth individuals, and legacy family organizations. Jeff's customers rely on him to provide reliable quotes which are specific to their needs.

ORIGINATION TEAM



Mike Gurtovoy

DIRECTOR: CAPITAL MARKETS

Kirkland, WA

Mike's interest in commercial real estate flourished while taking a comprehensive course on the financial crisis during his undergraduate years at Binghamton University in New York, where he graduated early, with honors. He then proceeded to earn his Masters in Real Estate Economics and Finance from the London School of Economics.

Mike joined JS Coats in early 2016 as a Loan Analyst where he quickly became part of the JS Coats team, assessing and analyzing real estate fundamentals and client information. He went on to underwrite over \$1.4 billion in transactions throughout the commercial real estate spectrum, including office, multifamily, retail, industrial, hospitality, self-storage, and leased fee properties. His knack for understanding complex capital structures, and building complicated financial models, is serving him well in his role as Director: Capital Markets, having originated over \$300MM during his first 4 years.

Mike graduated from Newport High School in Bellevue and is a seasoned world traveler and wind/water sports enthusiast. He loves life on the Eastside and can often be found exploring new places, seeking new experiences, and trying new foods.

Ronda joined JS Coats as an Originator: Capital Markets in order to provide an arsenal of financing options for investors and developers. Immediately after graduating from college, she went to work for a local banking institution where she quickly developed a passion for commercial lending. Throughout her career, Ronda has helped her clients with construction, permanent, and bridge debt on all types of commercial real estate, including multifamily, hospitality, retail, self-storage, and office, with the unwavering goal of pleasing her clients. She has over 25 years of experience in originating commercial real estate loans, and attributes her successful career to her excellent customer service, her ability to listen to her clients' needs, and her dedication toward making every transaction as smooth and easy as possible.

Ronda is also passionate about her community, where she continues to serve on local boards and is a member of the Rotary Club. She loves to play golf, cycle, and travel the world.



Ronda Mitchell

**ORIGINATOR: CAPITAL
MARKETS**

Spokane, WA

ORIGINATION TEAM

Jeffrey is passionate about delivering innovative financing solutions for commercial borrowers in Middle Tennessee and the Puget Sound region of Washington State. A native of Edmonds, WA, he graduated from the University of Washington in 2017, where he later earned a certificate in Commercial Real Estate in 2023.

Jeffrey started his career at Goodman Real Estate, where he built a strong foundation across various roles, including analyst, asset manager, and development manager. He then spent a year and a half at Evolution Projects, refining his expertise in investment models and feasibility studies. His career path has equipped him with a deep understanding of the lending process from the borrower's perspective.

In 2024, Jeffrey and his wife relocated to Franklin, TN, where he partnered with his father to expand JS Coats Capital's presence in the Tennessee market, focusing on capital solutions for commercial borrowers. With extensive experience in real estate and financial modeling, Jeffrey is committed to helping clients achieve their business and development goals. Outside of work, Jeffrey enjoys mountain biking, snowboarding, golfing, and following Formula 1. He values time with his wife and their two beloved dogs.



Jeffrey Coats

**ORIGINATOR: CAPITAL
MARKETS**

Nashville, TN
Kirkland, WA

ORIGINATION TEAM



Mariah Parsons

SENIOR CRE ANALYST

Kirkland, WA

Mariah graduated with honors from Western Washington University's College of Business and Economics, where she majored in Finance and minored in Accounting. Her academic focus included real estate finance, valuation, and transaction analysis, laying a strong foundation for her career in commercial real estate.

Since joining JS Coats, Mariah has become a skilled and trusted analyst, contributing to complex underwriting projects and helping drive strategic investment decisions. Her keen eye for detail, reliability and gentle demeanor, have made her a trusted and well-regarded teammate.

Outside of work, Mariah fosters rescue dogs and adopted a husky mix named Sunny, who now accompanies her to the office as our unofficial JS Coats mascot. When she's not working or volunteering, Mariah enjoys spending time with friends, hitting the gym, and exploring the Pacific Northwest.



Sunny

THE HUSKY MIX

Kirkland, WA



Karen Dolen
EXECUTIVE VICE PRESIDENT
LOAN SERVICING MANAGER

Kirkland, WA

Karen began her commercial real estate career in 1994 when she helped launch Peter Wong Associates and form its loan servicing department for their correspondent life insurance company loan portfolio. In 2005, Karen helped navigate the company's transition to Intervest Mortgage, and then in 2015, she left with Jeff Coats to form JS Coats Capital. Karen utilized her years of experience and enthusiasm to start the highly respected loan servicing department at JS Coats.

Throughout her career, Karen and her staff have worked to meet the diverse administrative servicing requirements of up to 16 institutional lenders, while simultaneously maintaining strong relationships with, and providing first class service to, borrowers. When not wearing one of her many corporate hats at JS Coats, you can find Karen listening to audio books while busy at work in her sewing studio, adding new garments to her closet and creating content for her thousands of followers on Instagram (@intostitches). Karen is happy to report that she completed her "bucket list" goal of reading the top 125 classics of all time (if you happen to be a fellow Excel nerd, ask her how she created her list!)

EXCEPTIONAL CUSTOMER SERVICE CANNOT BE TAUGHT

Exceptional customer service cannot be taught – it stems from a genuine concern for people, and a true desire to help them. When we are able to help you realize your financing goals, we celebrate a job well done.

The JS Coats team works very well together because we respect one another, we enjoy our jobs, and we thrive in the environment we have created.

We believe that people make the fundamental difference between ordinary companies and those which rise to the top. JS Coats has hired highly respected professionals who have unparalleled personal and professional integrity and a passion for what they do.

OUTSTANDING PERSONAL SERVICE

Local in-house loan servicing and closing give JS Coats clients a sense of comfort knowing that someone with a personal connection to their investments is always available to answer any questions they might have, and nearby to give them the special care and attention they deserve.

Camisha Loukas has over 17 years' experience in the finance industry. She began her career with Bank of America in retail banking, working full time while earning a degree in Finance from the Michael G Foster School of Business at the University of Washington. At Bank of America, she explored many different roles from customer service to sales, managerial and back-office operations.

Once she earned her business degree, she went to work for Provident Funding Associates LP, a residential wholesale mortgage lender, as a conventional mortgage underwriter. Her career with Provident spanned over 13 years, mainly in credit risk analysis/ underwriting and mortgage underwriting training. She also stepped into other roles whenever she was needed; broker development, servicing, and post- closing audits.

Camisha joined JS Coats Capital nearly two years ago and has since become an integral part of the team. As a Loan Servicing Specialist, she has showcased her expertise in loan servicing and insurance management, ensuring compliance with contract requirements and maintaining accurate records. Her dedication and attention to detail significantly contribute to the company's success. Her sunny disposition makes her a pleasure to work with, whether as a team member or when interacting with clients.

In her free time, Camisha enjoys spending time with her husband, and two young children.



Camisha Loukas

LOAN SERVICING SPECIALIST

Kirkland, WA