

**James A. Tutt, Jr.  
CRE Market Executive  
Southern Region  
Old National Bank**



Tutt is a veteran commercial finance professional with more than 38 years commercial banking and consulting experience, including five years as senior vice president, corporate and CRE banking at Old National Bank and six years as manager and senior commercial real estate lender in the Louisville, Kentucky office of JPMorgan Chase / Bank One. In January 2020, Tutt was appointed Old National's CRE Market Executive for its Southern Region, which includes Indiana, Kentucky and Missouri.

As a veteran commercial real estate lending professional, Jim has originated a broad spectrum of commercial real estate project financings and is experienced in development and construction lending, mezzanine structure, private equity, interest rate risk management and permanent conduit lending.

Previously, Jim spent 12 years as a commercial credit professional including assignments as Bank One's Commercial Credit Risk Manager for the state of Kentucky, and Senior Underwriter for Large Corporate Credit, Midwest Office of the merged First Chicago / Bank One.

Mr. Tutt was also for seven years the principal of VineBranch Enterprises, Ltd, a financial consulting company founded in 2006, serving commercial real estate developers by providing project related financial advisory services including project modeling, managing all financial aspects of commercial real estate projects, and arranging and managing financing relationships, including land acquisition, construction, institutional equity, and permanent financing.

Jim's widely varied experiences in consulting and commercial banking have facilitated his development of technical skills in real estate project finance, and project modeling, as well as practical skills in problem resolution, team development, and process management.

Mr. Tutt has been involved in education for the past 25 years, currently serving on the Commercial Real Estate Faculty of the Risk Management Association (RMA) and RMA Ohio Valley Chapter Commercial Lending School faculty at Ball State and University of Indianapolis from 1994-2004. Mr. Tutt has a BS in Business and Economics and an MBA from the University of Kentucky.