



INSTRUCTOR

James A. Tutt Jr.
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Tutt is the principal of VineBranch Enterprises, Ltd., a financial consulting company serving commercial real estate developers by providing project advisory services including project modeling and arranging financing including land acquisition, construction, institutional equity, and permanent financing.

He is a veteran commercial finance professional with more than 25 years commercial banking experience, the last six years as manager and senior commercial real estate lender in the Louisville, Kentucky office of JPMorgan Chase/Bank One. As Senior Real Estate Lender, Tutt originated a broad spectrum of commercial real estate project financings and became experienced in development and construction lending, mezzanine structure, private equity, interest rate risk management and permanent conduit lending. Previously, he 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.

Tutt has been involved in education for the past 14 years, on the Faculty of the RMA Ohio Valley Chapter Commercial Lending School at Ball State and University of Indianapolis from 1994-2004, teaching the capstone class in Commercial Loan Structuring. He also was responsible for the professional training and development of credit analysts while at Bank One Lexington. Tutt has a BS in Business and Economics and an MBA from the University of Kentucky.