

Cheryl Spitalnick, MBA, is an Associate Relationship Manager with MidFirst Bank. She is responsible for financing commercial real estate loans and managing commercial real estate loan portfolios for properties located throughout the Southeast. She works directly with commercial real estate owners, investors, and other banking institutions to find a financing solution while maintaining the credit considerations and requirements of the bank. Her day to day responsibilities include analyzing and creating property financial statements, evaluating and interpreting legal documents relating to the real estate and mortgage transaction, preparing documents and market studies for decision makers within the Bank and other key stakeholders, marketing the Bank's financial capabilities and loan programs externally, and presenting financial data and plans to colleagues and management within the Bank.

Mrs. Spitalnick has 10 years of working experience in commercial real estate finance, with a diverse portfolio, including investment deals ranging from \$2M to \$50M in total value. Prior to her current position at MidFirst Bank, Mrs. Spitalnick worked at JP Morgan in its Atlanta investment office. She received her undergraduate degree from the University of Georgia. Before starting a career in commercial real estate, finance, and banking, Mrs. Spitalnick was a technology consultant and software engineer working with companies to improve quality assurance and business effectiveness through technology integration. In 2005, Mrs. Spitalnick completed her MBA in commercial real estate and finance from the University of Georgia.

Mrs. Spitalnick has been a resident of Dunwoody since 2007. Her husband, Josh, is a board certified clinical psychologist who owns a practice in Dunwoody. Together, they have two children ages 7 and 4. Their oldest child attends Austin Elementary School where Mrs. Spitalnick has been an active volunteer and is also involved with the school's Foundation. In addition to these activities, she is involved in the Terry College of Business networking programs, providing seminars and networking opportunities to young professionals in real estate and is an avid fundraiser and supporter of breast cancer research and awareness. In her free time, Mrs. Spitalnick enjoys reading, playing tennis, and spending time with her family.