



***Karyn B. Crowther, Vice President, Assistant Chief Credit Officer  
1<sup>st</sup> Mariner Bank***

Ms. Crowther joined the company in 2000 and has over 25 years of banking experience, specializing in credit analyses and all aspects of credit administration. Additionally, Karyn has extensive experience reviewing real estate transactions and the associated appraisals. A graduate of Towson State University, Karyn has a dual degree in Finance and Economics. She also earned a Masters degree in Business Management from Loyola College.



***Chris Clingerman, CPA & Shareholder  
KatzAbosch***

Chris joined the firm in 1993. She is a member and past Co-Chair of the firm's Accounting & Auditing Committee and is a valued member of the firm's Construction & Real Estate Services Group. As Co-Chair of the Accounting & Auditing Committee, Chris increased the firm's efficiencies in accounting engagements. Moreover, she played an integral part in KatzAbosch's efforts to move to a paperless environment. Chris provides a full range of accounting and tax services for clients, including:

- Financial reporting
- Review engagements
- Tax and accounting services unique to construction and real estate clients
- Tax planning and accounting services to closely-held businesses



***Stephen W. Oliner, CPA, CFE, CVA, ABV, CFF, Partner  
Hertzbach & Company***

Steve joined the firm in 1975. A graduate of the University of Maryland with a degree in accounting, Mr. Oliner is a certified public accountant in Maryland, as well as a Certified Fraud Examiner (CFE), Certified Valuation Analyst (CVA), Accredited in Business Valuation (ABV) and Certified in Financial Forensics (CFF). As a director of the Litigation Consulting Group, Mr. Oliner concentrates his efforts in business valuations, forensic accounting, shareholder disputes, claims and economic damages. He has testified as an expert witness in various circuit courts in Maryland, at arbitration hearings, and in cases settled prior to trial. Other areas of practice include corporate, individual, estate and gift taxes, auditing of corporations, bankruptcy and financing. He is also very involved in the construction and real estate industries.