

Oliver J. Williams, Jr., LSSGB

Mr. Williams holds a BS degree from Florida State University in Finance and completed post-graduate work from The Donald Regan Institute (Merrill Lynch Proprietary Education Program). He currently is the President/CEO of Argyle Capital, a South Florida based Financial Advisory firm.

Mr. Williams has extensive facilitation experience having led many community groups through difficult and expansive topical issues. He has been integrally involved in assembling meeting events as well as served as a subject matter expert bringing about meaningful resolutions for his clients.

Mr. Williams has extensive experience in equity investment and municipal bond transactions. Over the past 30 years he has been the Lead Principal for SEC/NASD Focus Reporting, heading Investment Banking Teams in the areas of municipal finance, pension fund consulting, corporate public offerings and overall business development. Engagements included: securities sales, trading, underwriting, institutional and accredited investor relations, business development, pension fund performance measurement, analyzing performance of fund money managers, financial advisement.

Served as Co-Senior Managing Underwriter along with Goldman Sachs & Co. in executing the Reagan Administrations Congressional mandate to recapitalize and restructure the government's \$4 billion stabilization effort of Consolidated Railway and list the company's corporate stock on the NYSE and other major international exchanges concurrently in what was the world's largest equity offering at the time.

Mr. Williams has served as a Co-Managing Underwriter in the \$500 million corporate equity listing of Carnival Cruise Lines. The world's largest cruise line on the NYSE. He has also served as a Senior Managing Primary Dealer for the Reagan Administrations \$11 billion congressionally authorized FDIC/FSLIC Guarantee Funds Recapitalization efforts. Mr. Williams additionally served as Co-Senior Managing Underwriter for the State of Florida Insurance Commissions Hurricane Andrew Guarantee Fund which was a catalyst transactional concept that created the state's multibillion dollar catastrophe fund.

Mr. Williams has also been affiliated in Senior positions with M Securities Corporation as a Managing Director/Principal, AIBC Investment Services Corporation as VP-Investment Banking, First Florida Securities Inc.., as a Senior Account Executive, Prudential — Bache Securities, Inc and Merrill Lynch, Pierce, Fenner & Smith. He also worked with the U.S. Treasury Department as an ATF Inspector.

He holds professional licensing that include but are not limited to: General Securities Principal * General Securities Sales * Uniform Sales * Uniform States * Municipal Securities Principal * Municipal Securities Sales * Financial Operations Principal-Fully Disclosed * Financial Operations Principal-Self Clearing * Florida Life/Health/Annuity * General Commodity — CFTC. Mr. Williams is also a certified Lean Six Sigma Green Belt.