

Walter L. Davis is a founding member of Peachtree Providence Partners Holding Company, LLC, an Atlanta, Georgia based private investment and consulting firm with an investment focus on small to middle market businesses and real estate.

Mr. Davis is the former Vice Chairman, Chief Executive Officer and a founding member of CertusBank, where he oversaw and developed the strategic direction and capital formation that helped grow the organization into a \$2.0 billion financial institution.

Prior to founding CertusBank, Mr. Davis served as the Executive Vice President of Retail Credit and Mortgage Direct Lending at Wachovia Corporation, where Mr. Davis led Wachovia's nationwide originations, underwriting, servicing, settlement services and default management functions for the Bank's \$70 billion retail credit and small business portfolios.

Prior to joining Wachovia, Mr. Davis was an executive at Bank of America in the Real Estate Syndicated Capital Markets Group. He was responsible for structuring and distribution of the Bank's large real-estate transactions nationally, many of which included the use of tax-exempt bonds and various tax-credit instruments.

Davis is a native of Greenville, South Carolina, and received his Bachelor of Science degree from the University of South Carolina where he currently serves as a Trustee on Darla Moore School of Business Partnership Foundation. He also serves on the Advisory Board for Axum Capital Partners.