

FLOYD LAW FIRM, P.C.

NORMAN, OKLAHOMA

“Serving Oklahoma’s public finance needs since 1968”



FLOYD LAW FIRM, P.C.
ATTORNEYS AT LAW

GLENN E. FLOYD
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JEFF F. RALEY
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OF COUNSEL
PHILIP R. RUSS *
CHARLES P. RAINBOLT

ALSO ADMITTED IN
* TEXAS

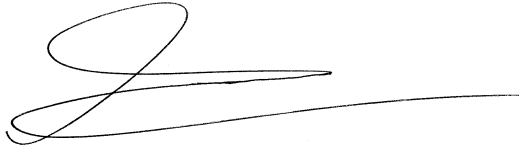
June 1, 2016

Ladies and Gentlemen:

We are blessed to have been involved in the municipal bond law practice for 48 years. We have a lot of pride in the approximately 3,200 projects we have completed over the years. We appreciate you taking the time to look over this brochure and we hope to work with you in the future. Please do not hesitate to contact us with any questions.

The photograph on the front cover is of the Durant High School, Durant, Oklahoma, and the photograph on the back cover is of the Wantland Stadium at the University of Central Oklahoma, Edmond, Oklahoma. These are two projects that we are especially proud to have worked on.

Very truly yours,

A handwritten signature in dark ink, appearing to be 'G. E. Floyd', with a long horizontal flourish extending to the right.

Glenn E. Floyd

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BACKGROUND

Floyd Law Firm, P.C., through its founder Glenn Floyd has been exclusively engaged in the practice of municipal bond law for more than 48 years and is a nationally recognized bond firm. The firm is a Norman, Oklahoma based law firm, founded by Glenn Floyd, who as the founding partner, has been practicing exclusively as a bond attorney since 1968. We have been in the same location for over 44 years. We have a nationally recognized public finance practice serving as bond counsel to governmental entities issuing tax-exempt debt, as well as underwriters' counsel, and special tax counsel for public debt issues. Floyd Law Firm, P.C. has provided its clients with the highest quality of legal services since 1968 and the firm is based upon the highest professional standards, while achieving excellent client results. The firm offers broad and diverse expertise in public finance.

Floyd Law Firm, P.C. public finance attorneys have developed a very broad practice that involves all aspects of public and private offerings of taxable and tax-exempt securities for public entities and non-profit

The firm handles all types of municipal finance, including tax-exempt notes and bonds, taxable municipal securities, tax-exempt leases, tax increment financings, third party tax-exempt financings, mortgage bonds and mortgage credit certificates. Our public finance attorneys have developed a very broad practice that involves all aspects of public and private offerings of taxable and tax-exempt securities for public entities and non-profit organizations, including state agencies, universities, colleges, cities, counties, school districts, municipal utility

districts, hospitals, rural water districts, and housing authorities.

Each year our firm is involved with dozens of separate issues of tax-exempt bonds and notes totaling millions of dollars. This volume of public finance work spans the full-range of tax-exempt debt issues, including work with governmental issuers and conduit borrowers. Our work includes credit and security structures from high rated state or university borrowers to unrated small towns or manufacturers, from general to special obligation debt, and from credit enhancements from bond insurance to letters of credit. We work with debt instruments from short-term notes to long-term bonds, fixed or variable rate interest and capital leases.

The firm is frequently asked to participate in the legislative process and regulatory process affecting public finance. Members of the firm also play a role in nationally organized efforts of bond lawyers to stay informed and involved with changes in federal tax law, securities law and other aspects of the issuance of public debt.

BREADTH OF EXPERIENCE

Since its inception, the Floyd Law Firm, P.C., has specialized in municipal, public utility, industrial development and other municipal securities law. Projects of many descriptions have been financed, including streets, bridges, water towers, city halls, airports, parking lots, electrical systems, water systems, sewer systems, solid waste disposal systems, retirement homes, nursing homes, colleges, universities, commercial and industrial facilities, single-family housing, multi-family housing, libraries, convention centers and many other types of public improvements.

The firm has been at the forefront of many creative, complex, and innovative financing techniques in its continuing efforts to serve our clients to be able to take advantage of financing possibilities. Firm lawyers have helped develop financing structures for all types of public capital needs ranging from its pioneering work involving public trusts that led to the financing of projects for single family housing in Oklahoma, the creation of a State housing authority, the development of bond financings for universities and colleges, school district financings, tax-exempt industrial development financings, and tax increment district financings. In addition, the firm was a leader in educating and developing documentation on continuing disclosure relating to securities law requirements. The firm organized and produced the Oklahoma Public Finance Forum in an effort to educate and inform members of the public finance community in Oklahoma.

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Because of its experience in many aspects of public law, Floyd Law Firm, P.C. serves as general counsel and special counsel to various public bodies in Oklahoma. This service is available to our public finance clients and has benefited our clients by providing them experience with their public projects.

The firm continues to devote its practice exclusively to the field of municipal bonds. Since 1968, the attorneys in the firm have served as bond counsel, special tax counsel and underwriter's counsel on approximately 3,200 issues totaling almost fourteen billion dollars.

FIRM PRACTICE STRUCTURE

The Floyd Law Firm, P.C. is presently composed of seven active attorneys with a total combined 203 years of experience as Bond Attorneys and Municipal Attorneys and a support staff of three persons. This talent and experience allows the firm to better understand and respond to the needs of the client and other members of the financing team.

The Floyd Law Firm, P.C. has focused its practice exclusively in the area of municipal finance. The majority of issues this firm has completed have been tax-exempt transactions. The Floyd Law Firm, P.C., is listed in The Bond Buyer's Municipal Marketplace Directory (the "Red Book") and has a nationally recognized and nationally accepted opinion in the marketplace having been listed in the Red Book since 1968. All attorneys in the firm are members of the National Association of Bond Lawyers and Mr. Floyd is a Fellow and Past President and Director of the American College of Bond Counsel. Attorneys in the firm are members of the American Bar Association.

ATTORNEY BIOGRAPHIES



GLENN E. FLOYD, born Bakersfield, Missouri, August 16, 1937; admitted to bar, 1967, Oklahoma. Education: East Central State College (B.S., Mathematics, 1958); University of Arkansas (M.A., Mathematics, 1961); Further graduate study in Mathematics at the University of Oklahoma, Princeton University, University of Miami and the University of Texas (Austin); Law study at University of Texas (Austin); University of Oklahoma (J.D., 1967); Harvard Law School (LL.M., 1968). Phi Delta Phi; Order of the Coif; Pi Mu Epsilon. Author: Tax-Exempt Municipal Bonds in Oklahoma, 1st Edition, 1972; Municipal Bonds in Oklahoma, 2d Edition, 1978, 4th Edition, 1993; 5th Edition, 1995; 6th Edition, 1999, 7th Edition, 2005; articles in Oklahoma Law Review, Boston University Law Review, Tulsa Law Journal, The Monthly Digest of Legal Articles and The Bond Lawyer. Special Lecturer, University of Oklahoma College of Law, 1969-1971. Member, Oklahoma House of Representatives, 1975-1978. Member: Cleveland

County, Oklahoma and American Bar Associations; National Association of Bond Lawyers (Charter Member); Fellow, President, and Director, American College of Bond Counsel. Selected 1996 Distinguished Alumnus, East Central University. Practice areas: Public Finance, Taxation, and Business Law.

Mr. Floyd has been involved in virtually every facet of municipal finance over the last 48 years, including tax-exempt and taxable financing, industrial development bonds of all descriptions and has devoted full time to municipal bond work. Mr. Floyd has practiced in the law of state and local governments and their constitutional and statutory authority to provide and finance public needs and activities for over 48 years, and has drafted and provided legislative frameworks to assist state and local agencies and political subdivisions and instrumentalities and political leadership with the laws that enable these entities to provide public infrastructure needs. Mr. Floyd is a charter member of the National Association of Bond Lawyers founded in 1979 and he also established the Carlson Award in 1992. As a result of his work and expertise, Mr. Floyd was selected as an initial member and director of the American College of Bond Counsel and has served as President. As senior founding partner with the firm, he assumes the primary role and generally supervises the coordination of financing projects, attends public meetings and makes presentations with respect thereto and reviews the financing documents related to each project.



B. LYNNE DRIVER, born Wynnewood, Oklahoma, February 23, 1958; admitted to bar, 1994, Oklahoma. Education: B.S., University of Oklahoma (1980); Law Study at Oxford University, England (1992); J.D., University of Oklahoma (December 1993); LL.M. (Taxation), Southern Methodist University Law School (1995); Phi Delta Phi; Graduated with Distinction; American Jurisprudence Awards; Hardin Ballard Outstanding Appellate Advocacy Student. Teaching Assistant (University of Oklahoma College of Law, 1992-1993); Research and Writing Assistant (University of Oklahoma College of Law, 1993); Asst: Employment and Conflicts in Bankruptcy; Author: Potential Liability of Municipalities, Public Officials and Professionals in Municipal Securities Issues, OBJ Vol.

72, No. 26, September 8, 2001; Co-Author/Co-Editor: Municipal Bonds in Oklahoma, 5th Edition (1995); Special Lecturer, University of Oklahoma College of Law, 1996; Member: Cleveland County, Oklahoma, Texas and American Bar Association and National Association of Bond Lawyers; Fellow, American College of Bond Counsel; Practice Areas: Public Finance, Taxation, and Business Law.

Ms. Driver has participated in almost every university or college financing in the state since 1995 and has extensive background in these financings. She also has participated in several school financings and state issue financings. She also has been involved in the financing of single-family and multi-family housing projects, water and sewer projects, health buildings, and other transactions involving cities and counties. Ms. Driver typically serves as chief legal research support and as a secondary contact for meetings, document preparation, etc. Her background in tax law and municipal law complements the firm's municipal bond law practice. Ms. Driver first joined the firm in 1990 as a legal assistant and has been with the firm throughout her law school career while obtaining her J.D. and LL.M. (Taxation) degrees.



JEFF F. RALEY, born Ancon, Panama, May 3, 1947; admitted to bar, 1972, Oklahoma. Education: B.S., University of Oklahoma (1969); J.D., University of Oklahoma College of Law (1972); in private practice in Blackwell, Oklahoma from 1972-1987; served as Assistant District Attorney for Kay County from 1972-1974; served as Blackwell City Attorney from 1975-1987; served as Norman City Attorney from 1987-2004. Member of the National Association of Bond Lawyers, Member of American College of Bond Counsel, Member of the American, Oklahoma and Cleveland County Bar Associations; admitted to practice in the United States District Court for the Western District of Oklahoma, United States Court of Appeals for the Tenth Circuit; appointed by the Oklahoma Supreme Court to serve as Judge of the Court of Appeals, Temporary Division

No. 74. Served on Oklahoma Bar Foundation Board of Trustees; served on Board of Directors of Oklahoma Municipal Power Authority; served on Board of Directors and held all executive offices in Oklahoma Municipal Attorney's Association. Mr. Raley was selected for inclusion in the 1st Edition of Marquis Who's Who in American Law.

Mr. Raley joined the firm in 2004 after serving as City Attorney for the City of Norman for seventeen years. Mr. Raley serves as a secondary contact for meetings, document preparation, etc. Mr. Raley has participated in several school financings and municipal bond financings. His background in municipal law complements the firm's municipal bond law practice and he continues to serve as a valuable resource for municipal attorneys throughout the State of Oklahoma.



PHILIP R. RUSS born Wheeler, Texas, June 2, 1943; admitted to bar Oklahoma, 1967; State Bar of Texas, 1968; admitted to practice before U.S. Supreme Court, 1974; U.S. Courts of Appeal for the Third Circuit, Fifth Circuit, Sixth Circuit, Tenth Circuit and Eleventh Circuit; U.S. District Court for the Northern District of Texas, Southern District of Texas, Western District of Texas, Eastern District of Texas, District of Colorado, Central District of Illinois, and the Western District of Oklahoma; Texas Technological College, (Bachelor of Arts 1964); University of Oklahoma (Juris Doctor 1967), Texas Tech University (MBA 2008), Phi Alpha Delta. Member: Amarillo Bar Association; Panhandle Trial Lawyers Association, Taxpayers Against Fraud; State Bar of Texas; State Bar of Oklahoma. Practice areas: Public Finance, Labor Law, Commercial Litigation, FLSA, Taxation and Business Law.

Papers Authored: Federal Civil Rico, South Plains Trial Lawyer's Association, November 18, 1992; Usury, South Plains Trial Lawyer's Association, May 15, 1996; Recognizing a FSLA – Wage & Hour Class Action and What to do About It, Texas Trial Lawyer's Association; Staying in the Current Seminar, Turks-Caicos Island, November 8-12, 2000.

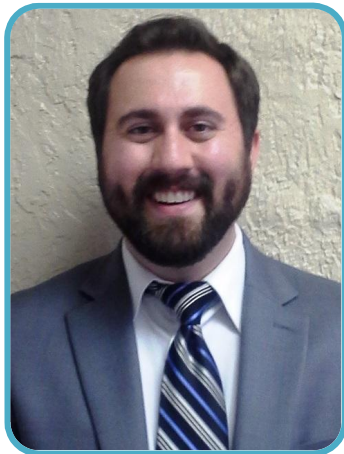
Mr. Russ works of counsel to the Floyd Law Firm, P.C. and serves as a valuable resource in many aspects of the firm's practice.



CHARLES P. RAINBOLT born Cordell, Oklahoma, June 27, 1948; admitted to bar, 1974, Oklahoma, U.S. Supreme Court; Education: University of Oklahoma (BA 1970) (JD 1974); Member: Oklahoma and American Bar Associations; Board of Editors of Oklahoma Bar Association Journal (1990-1996). Temporary Judge, Oklahoma Court of Appeals (1991), Sole Recipient of Friend of Oklahoma Rural Water Association award (1997), Chairman of Oklahoma Public Finance Forum (1997), State Director of USDA Rural Development (formerly Farmers Home Administration) (1993-2001). Oklahoma Board of Bar Examiners (1989-2005).

As Oklahoma State Director of Farmers Home Administration from 1993 to 1995, Mr. Rainbolt supervised 283 employees in administration and loan authority for a direct loan portfolio in excess of 1.2 billion dollars comprised of over 25,000 Oklahoma farm, rural housing, rural water, rural business and rural

development loans. In addition, Mr. Rainbolt supervised the administration of guaranteed lending by commercial lenders and the awarding of grant funds within the State of Oklahoma. In 1995 and continuing through 2001, as State Director of Rural Development, Mr. Rainbolt assumed management of Rural Electrification Administration and Agriculture Cooperative rural development programs and became the highest-ranking Oklahoma official of Rural Utilities Service, Rural Housing Service and Rural Business Service. Mr. Rainbolt served as one of five trustees of the Oklahoma Housing Finance agency, which is a non-profit tax-exempt public trust with the State of Oklahoma as the beneficiary of the trust. Among other programs, OHFA makes home loans available through its mortgage revenue bond program and helps create public/private partnerships between OHFA and developers through its issuance of housing tax credits. Beginning in 2001, and continuing through the present, Mr. Rainbolt became of counsel to the Floyd Law Firm, P.C. and, in this capacity, has continued to help Oklahoma rural communities, water districts and rural trust entities with their public finance needs



STUART B. ENGLAND, born Denison, Texas, November 8, 1986; admitted to bar, 2013, Oklahoma. Education: Southeastern Oklahoma State University (B.B.A., *summa cum laude*, 2009); University of Oklahoma (M.B.A., 2013); University of Oklahoma (J.D., 2013); Phi Delta Phi; Academic Achievement Award. Member: Oklahoma Bar Association, Cleveland County Bar Association, National Association of Bond Lawyers.

Mr. England first joined the firm in 2010 as an intern and has been with the firm throughout his law school career while obtaining his M.B.A. and J.D. degrees concurrently. Mr. England typically serves as legal research support and as document preparation support as well as operating the firm's IT department.



DAVID C. FLOYD, born Nowata, Oklahoma, April 13, 1985; admitted to bar, 2014, Oklahoma. Education: University of Oklahoma (B.A., 2008) (J.D., 2013); Law Study at Oxford University, England (2012); Northwestern University School of Law (LL.M. Taxation, 2016). Member: Oklahoma Bar Association, Cleveland County Bar Association, National Association of Bond Lawyers.

Mr. Floyd joined the firm in 2005 as an undergraduate legal assistant and has been with the firm throughout his law school career. Prior to attending law school, he served as Campaign Manager and Political Consultant for statewide, legislative, municipal, and special interest campaigns in Oklahoma, Texas and Virginia from 2006-2011. Mr. Floyd joined the firm as a full time associate in 2014.

**REPRESENTATIVE LIST OF BOND ISSUES AND RELATED TRANSACTIONS
COMPLETED BY THE FLOYD LAW FIRM, P.C.
AS BOND COUNSEL OR UNDERWRITERS' COUNSEL**



Oklahoma Supreme Court Building – Oklahoma City

STATE OF OKLAHOMA ISSUES

Oklahoma Department of Transportation | Oklahoma State Bureau of Investigation Building | Oklahoma Supreme Court Building | Native American Cultural Center | Oklahoma Historical Society | J.D. McCarty Center | State Authority issued Master Lease Program for Colleges and Universities | State Authority issued Higher Education Program for Colleges and Universities | State Authority issued First Time Farmer Program | Oklahoma Department of Agriculture, Food and Forestry | Oklahoma Department of Corrections | Oklahoma Department of Human Services Office Buildings | Oklahoma State Election Board | Oklahoma Conservation Commission

COUNTY JAIL AND COURTHOUSE ISSUES

LeFlore County Jail and Courthouse Expansion | Pontotoc County Detention Facility and Courthouse | Kiowa County Jail and Courthouse | Bryan County Justice Facilities and County Buildings | Pittsburg County Jail and Courthouse | Logan County Jail | Cherokee County Detention Facility | Canadian County Juvenile Justice Center | Cleveland County Detention Facility | Haskell County Jail and Criminal Justice Facility | McClain County Courthouse | Caddo County Detention Facility and Courthouse

COUNTY HEALTH DEPARTMENT ISSUES

Pontotoc County Health Department | Bryan County Health Department | Carter County Health Department | Cleveland County Health Department | Canadian County Health Department | Kay County Health Department | Wagoner County Health Department | Pushmataha County Health Department | Choctaw County Health Department

TAX INCREMENT FINANCINGS

Ardmore Airpark | Jackson County – Bar S Foods Co. | Norman University North Park

COLLEGE AND UNIVERSITY ISSUES

The University of Oklahoma – Multi-Tenant Office Facility | The University of Oklahoma Research Facilities | The University of Oklahoma Gaylord Family Stadium | The University of Oklahoma Student Housing | The University Of Oklahoma Health Sciences Center Utility System | The University of Oklahoma Health Sciences Center (Cancer Center) | The University of Oklahoma Health Sciences Center Schusterman Center | Carl Albert State College Dormitories and Housing | Rogers State University Student Services Center | Seminole State College Student Housing | Oklahoma State University Student Housing | Oklahoma State University Alumni Center | East Central University Fine Arts Center | East Central University Student Housing | University of Central Oklahoma Wantland Stadium | Southwestern Oklahoma State University Student Center | Oklahoma Panhandle State University Student Housing | Cameron University Student Housing



University of Central Oklahoma – Wellness Center

SINGLE AND MULTI-FAMILY HOUSING AND ASSISTED LIVING ISSUES

Epworth Villa Retirement Facility | Santa Fe Pointe Apartments | London Square Apartments | Rockwell Villa Apartments | Chapel Ridge of MWC Tinker | Royal Orleans Apartments | Chapel Ridge of North Edmond | Chapel Ridge of Yukon | Bradford Commons/Heritage Oaks Apartments | Rivermont Retirement Center | Avalon Assisted Care Living Center | Concordia Assisted Living Center | Cleveland County Single Family Housing

SCHOOL DISTRICT AND TECHNOLOGY CENTER ISSUES

Luther Public Schools | Pauls Valley Public Schools | Amber-Pocasset Public Schools | Mid-Del Public Schools | Shattuck Public Schools | Hydro-Eakly Public Schools | Merritt Public Schools | Jones Public Schools | Stroud Public Schools | Bridge Creek Public Schools | Blanchard Public Schools | Purcell Public Schools | Chickasha Public Schools | Bethel Public Schools | Lone Star Public Schools | Weatherford Public Schools | Hobart Public Schools | Roland Public Schools | Blackwell Public Schools | Thomas-Fay-Custer Public Schools | Millwood Public Schools | Muskogee Public Schools | Salina Public Schools | Harrah Public Schools | Minco Public Schools | Morrison Public Schools | Jay Public Schools | Tecumseh Public Schools | Elgin Public Schools | Moore-Norman



Washington High School – Washington

Technology Center | Kingfisher Public Schools | Haworth Public Schools | Cache Public Schools | Norman Public Schools | Middleberg Public Schools | Pawhuska Public Schools | Wilson Public Schools | Dickson Public Schools | Checotah Public Schools | Deer Creek Public Schools | Newcastle Public Schools | Putnam City Public Schools | Durant Public Schools | Pond Creek-Hunter Public Schools | Okarche Public Schools | Tahlequah Public Schools | Ponca City Public Schools G.O. | Boone-Apache Public Schools G.O. | Blanchard Public Schools G.O. | Grove Public Schools G.O. | Deer Creek Schools G.O. | Okmulgee Public Schools | Barnsdall Public Schools | Keys Public Schools | Latta Public Schools | Bethany Public Schools

RURAL WATER DISTRICT ISSUES

Konawa Public Works Authority | Savanna Public Works Authority | Ellis County Rural Water District No. 1 | Garfield County Rural Water District No. 5 | Beckham County Rural Water, Sewer and Solid Waste Management District No. 1 | Muskogee County Rural Water District No. 5 | Logan County Rural Water, Sewer and Solid Waste Management District No. 1 | Pottawatomie County Rural Water District No. 3 | Marshall County Water Corporation



Moore-Norman Technology Center –
South Penn Campus

CITIES AND TOWNS IN OKLAHOMA

City of Drumright – Hospital and City Improvements | City of Tahlequah – Multiple City Improvements | City of Norman-Utilities System and Hospital Improvements | City of Ardmore – Airpark and Solid Waste System | City of Durant – Sports and Recreation Facilities | City of Muskogee – Water System and Schools | City of Elk City- Utilities System | Town of Goldsby – Airport Improvements and Water System | City of Hugo – Hospital Improvements | City of Jenks – Utilities System | City of Pauls Valley – Hospital Improvements | City of Purcell – Hospital Equipment and Utilities System | City of Tahlequah – Hospital Improvements and Utilities System | City of Newcastle – Utilities System | City of Hartshorne - Sewer System | City of Konawa - Sewer System | City of New Cordell - Water and Sewer Systems

**REPRESENTATIVE LIST OF ISSUERS FOR WHICH
THE FLOYD LAW FIRM, P.C., SERVED AS
BOND COUNSEL, UNDERWRITER'S COUNSEL OR SPECIAL TAX COUNSEL
1968 – 2015**

Adair County Economic Development Authority	Buffalo Valley Gas Authority
Adair County Industrial Authority	Butner Public Schools
Allen Public Works Authority	Byars Public Works Authority
Altus Municipal Authority	Byars School District No. 4, McClain County
Alva Utility Authority	Cache Educational Facilities Authority
Anadarko Public Works Authority	Cache Public Schools
Antlers, Oklahoma (Town of)	Caddo County Educational Facilities Authority
Arapahoe County, Colorado	Caddo County Independent School District No. 52
Ardmore Community Facilities Authority	Calera Public Works Authority
Ardmore Development Authority	Calvin Public Works Authority
Ardmore Public Works	Cameron University
Ardmore Solid Waste Authority	Canadian County Home Finance Authority
Arizona (State of) Department of Revenues	Canadian County Public Facilities Authority
Atoka County Rural Water, Sewer & Solid Waste Management District No. 1	Carl Albert State College
Atoka County Rural Water, Sewer & Solid Waste Management District No. 2	Carney Public Utilities Authority
Atoka County Rural Water, Sewer & Solid Waste Management District No. 4	Carter County Economic Development Authority
Barnsdall Public Schools	Carter County Housing Finance Authority
Bartlesville Development Authority	Carter County Public Facilities Authority
Beckham County Economic Development Authority	Cement Public Works Authority
Beckham County Educational Facilities Authority	Central Oklahoma Master Conservancy District
Beggs Utilities Authority	Central State University
Beggs Public Works Authority	Charleston, South Carolina (City of)
Bessie Public Works Authority	Checotah, Oklahoma (City of)
Bethany Public Schools	Checotah Educational Facilities Authority
Bethel Public Schools	Checotah Public Schools
Bernalillo County, New Mexico	Checotah Public Works Authority
Bethany-Warr Acres Public Works Authority	Cherokee County Economic Development Authority
Binger Economic Development Authority	Choctaw County Economic Development Authority
Blackwell, Oklahoma (City of)	Choctaw County-City of Hugo Hospital Authority
Blackwell Industrial Authority	Choctaw County Rural Water and Sewer District No. 1
Blackwell Municipal Authority	Clayton Public Works Authority
Blaine County, Oklahoma	Cleveland County Development Authority
Blaine County Industrial Authority	Cleveland County Educational Facilities Authority
Blanchard Public Schools	Cleveland County Facilities Authority
Blue River Valley Improvement Authority	Cleveland County Finance Authority
Boone Apache Public Schools	Cleveland County Home Loan Authority
Bowlegs Public Works Authority	Cleveland County Industrial Authority
Bridge Creek Public Schools	Cleveland County Public Facilities Authority
Bristow Municipal Authority	Cleveland County School District No. 70
Broken Arrow Home Finance Agency	Clinton Public Works Authority
Broken Arrow Public Schools	Coal County Independent School Dist No. 1
Bryan County, Oklahoma	Coal County Rural Water District No. 5
Bryan County Economic Development Authority	Coalgate, Oklahoma (City of)
Bryan County Educational Facilities Authority	Coalgate Public Works Authority
Bryan County Home Finance Authority	Colbert Public Works Authority
Bryan County Industrial Authority	Comanche County Educational Facilities Authority
Bryan County Independent School Dist No. 1	Comanche County Home Finance Authority
Bryan County Public Facilities Authority	Comanche County Independent School Dist No. 1
Bryan County Rural Water & Sewer District No. 5	Comanche County School District No. 124
	Comanche County Rural Water District No. 2
	Connors State College
	Copan Public Works Authority

Coweta, Oklahoma (City of)
Coyle Educational Facilities Authority
Craig County Finance Authority
Craig County Health Authority
Craig County Hospital Authority
Creek County, Oklahoma
Creek County Educational Facilities Authority
Creek County Home Finance Authority
Creek County Independent School Dist No. 39
Creek County Industrial Authority
Crescent Economic Development Authority
Cushing Industrial Authority
Custer County Economic Development Authority
Davenport Utilities Authority
Deer Creek Public Schools
Delaware County Justice Authority
Delaware County Public Buildings Authority
Del City Municipal Services Authority
Dewar Public Works Authority
Dewar Public Schools
Dewey Public Works Authority
Dewey County Rural Water District No. 4
Dickson Public Schools
Dibble, Oklahoma (Town of)
Doña Ana County, New Mexico
Drumright Utility Trust
Duke Municipal Authority
Durant Community Facilities Authority
Durant Industrial Authority
Durant Municipal Parking Authority
Durant Molding & Manufacturing, Inc.
Durant Public Schools
East Central University
Eastern Oklahoma State College
Eastern Oklahoma Technology Center
Edmond Christian Church
Edmond Economic Development Authority
Eldorado Public Works Authority
Elk City Public Works Authority
Ellis County Educational Facilities Authority
El Reno Airport Authority
El Reno Economic Development Authority
El Reno Industrial Development Authority
El Reno Municipal Authority
Enid Hospital Authority
Enid Geriatrics Authority
Eufaula Industrial Authority
Enid Municipal Authority
Enid Public Schools
Eufaula Municipal Hospital Authority
Eufaula Public Works Authority
Fairview Industrial Development Authority
First American Resources, Inc.
Fletcher Educational Facilities Authority
Forest Park Municipal Authority
Fort Gibson Public Schools

Fox Public Schools
Ft. Belknap Indian Community, Montana
Garber Public Schools
Garfield County Economic Development Authority
Garfield County Educational Facilities Authority
Garfield County Industrial Authority
Garfield County Rural Water District No. 2
Garfield County Rural Water & Sewer District No. 5
Garfield County Public Works Authority
Garvin County Educational Facilities Authority
Garvin County Home Finance Authority
Garvin County Rural Water District No. 2
Garvin County Rural Water District No. 4
Geary Utilities Authority
Geronimo Public Works Authority
Goldsby Airport Trust
Goldsby Water Authority
Goltry Public Works Authority
Gore Public Schools
Gracemont Public Works Authority
Grady County Educational Facilities Authority
Grady County School Finance Authority
Grady County Industrial Authority
Grady County School Finance Authority
Grady County Rural Water, Gas, Sewer & Solid Waste Management District No. 1
Gordon Cooper Technology Center School District No. 5, Pottawatomie County
Grand River Dam Authority
Grandfield Public Schools
Greer County Economic Development Authority
Greer County Public Building Authority
Grove Emergency Medical Service
Grove Municipal Services Authority
Grove Public Schools
Guthrie Industrial Development Authority
Guthrie Public Works Authority
Hall Park Municipal Authority
Harrah Public Schools
Hartshorne Public Works Authority
Haskell County Water Company
Haskell County Public Facilities Authority
Haworth Public Schools
Haworth School Authority
Haywood Public Schools
Heavener Utilities Authority
Henryetta Public Schools
Hinton Educational Facilities Authority
Hinton Public Schools
Hobart Educational Facilities Authority
Hobart Public Schools
Holdenville Industrial Authority
Holdenville Public Works Authority
Holdenville, Oklahoma (City of)
Hughes County, Oklahoma
Hughes County Independent School Dist No. 35

Hugo Municipal Authority
Idabel Public Golf Authority
Illinois State University (Equipment Lease)
Indian Capital Vo-Tech
Jackson County Public Facilities Authority
Jay Industrial Authority
Jenks Public Works Authority
Jefferson County Independent School District No. 1
Johnston County, Oklahoma
Johnston County Industrial Authority
Johnston County Rural Water District No. 1
Jones Public Schools
Kay County Home Finance Authority
Kay County Independent School District No. 71
Kay County Justice Facilities Authority
Kay County Public Building Authority
Keys Public Schools
Kildare Public Schools
Kingfisher Special Projects Authority
Kingston Municipal Authority
Kingston Public Schools
Kingsville, Texas
Kremlin Public Works Authority
Langston Economic Development Authority
Langston Public Works Authority
Latta Public Schools
Lawton, Oklahoma (City of)
Lawton Industrial Development Authority
Latimer County Educational Facilities Authority
Latimer County Hospital Authority
LeFlore County Educational Authority
LeFlore County Health Authority
LeFlore County Home Finance Authority
LeFlore County Independent School District No. 29
LeFlore County Public Buildings Authority
Leon County, Florida
Lexington Public Works Authority
Lima Public Works Authority
Lincoln County School District No. 54
Locust Grove Public Works Authority
Logan County Industrial Development Authority
Logan County Oklahoma Jail Authority
Logan County Road Improvement District
Logan County Rural Water, Sewer, Gas & Solid Waste
Management District No. 1
Logan County Rural Water, Sewer, Gas & Solid Waste
Management District No. 3
Logan County Rural Water District No. 1
Lone Grove Economic Development Authority
Lone Grove Water and Sewerage Trust Authority
Longtown Water & Sewer District No. 1
Longtown Water & Sewer District No. 4
Madill Public Works Authority
Mangum Utilities Authority
Marietta Utilities Authority
Marion, Illinois Hospital

Marshall County, Independent School District No. 2
Marshall County, Independent School District No. 3
Marshall County, Oklahoma
Maud Municipal Authority
Maysville Industrial Development Authority
Maysville Municipal Authority
McAlester, Oklahoma (City of)
McAlester, Oklahoma School District No. 80
McAlester Public Works Authority
McAlester Public Schools
McClain County Authority
McClain County Economic Development Authority
McClain County & Grady County Emergency Medical
Services District No. 1
McClain County Independent School District No. 5
McClain County Rural Water District No. 8
McCurtain County Hospital Authority
McCurtain County Economic Development Authority
McCurtain County Rural Water District No. 1
McCurtain Municipal Authority
McIntosh County Educational Facilities Authority
McIntosh County Home Finance Authority
McIntosh County Public Facilities Authority
McIntosh County Rural Water, Sewer, Gas & Solid
Waste Management District No. 8
Medford Public Schools
Miami Educational Facilities Authority
Miami Public Schools
Middleberg Public Schools
Mid-South Industrial Authority
Millerton Public Works Authority
Moore-Norman Technology Center
Moore Public Schools
Morrison Educational Facilities Authority
Mountain Park Master Conservancy District
Murray County, Oklahoma
Murray County Water District No. 1
Muskogee County Economic Development Authority
Muskogee County, Oklahoma
Muskogee County Medical Center Authority
Muskogee City-County Trust Port Authority
Muskogee County Home Finance Authority
Muskogee Industrial Trust
Muskogee Municipal Authority
Muskogee Public Schools
Mustang Improvement Authority
N.A.T.C. Development Authority
New Cordell Utilities Authority
Newcastle, Oklahoma (City of)
Newcastle Economic Development Authority
Newcastle Educational Facilities Authority
Newcastle Public Schools
Newcastle Public Works Authority
Newkirk Public Works Authority
Newkirk Municipal Authority
New Life Bible Church

Noble and Garfield County Rural Water District # 1
Noble, Oklahoma (City of)
Noble Utilities Authority
Norman Municipal Authority
Norman Municipal Hospital Authority
Norman Public Schools
Norman Regional Hospital Authority
Norman Utilities Authority
Norman, Oklahoma (City of)
Northeast Oklahoma Public Facilities Authority
Northeast Vo-Tech
Northeastern State University
North Side Christian Church
Northwest Christian Church
Nowata, Oklahoma (City of)
Oakland Public Works Authority
Okarche Economic Development Authority
Okarche Public Schools
Okfuskee County, Oklahoma
Okfuskee County Educational Facilities Authority
Okfuskee County Independent School Dist No. 26
Okfuskee County Rural Water District No. 2
Okfuskee County Rural Water District No. 3
Okfuskee County Industrial Authority
Okfuskee County Justice Authority
Oklahoma Agricultural and Mechanical Colleges Board of Regents
Oklahoma Baptist University Authority
Oklahoma Capitol Improvement Authority
Oklahoma City Development Assistance Corporation
Oklahoma City Development Trust
Oklahoma Colleges (Board of Regents) East Central State College
Oklahoma County Finance Authority
Oklahoma County Home Finance Authority
Oklahoma County Independent School Dist. No. 52
Oklahoma County Industrial Authority
Oklahoma County Public Buildings Authority
Oklahoma Department of Human Services
Oklahoma Housing Finance Agency
Oklahoma Development Authority
Oklahoma Development Finance Authority
Oklahoma Industrial Finance Authority
Oklahoma Industries Authority
Oklahoma Municipal Power Authority
Oklahoma N.W. Vo-Tech School
Oklahoma State University
Oklahoma University Development Authority
Okmulgee County Educational Facilities Authority
Okmulgee County Governmental Building Authority
Okmulgee County Housing Finance Authority
Okmulgee County Industrial Authority
Okmulgee County Rural Water District No. 5
Okmulgee County School District No. 5
Okmulgee County School District No. 7
Okmulgee Industrial Authority

Oktaha Public Works Authority
Okmulgee Public Schools
Osage County Educational Facilities Authority
Osage County Elementary School District No. 3
Osage Public Works Authority
Ottawa County Rural Water, Sewer and Solid Waste Management District No. 5
Ottawa County Facilities Authority
Ozarks Corporation for Innovation Development
Paoli, Oklahoma (Town of)
Pauls Valley Hospital Authority
Pauls Valley Municipal Authority
Pawhuska Educational Facilities Authority
Pawhuska Public Schools
Pawnee Public Works Authority
Pawnee Municipal Hospital Authority
Pawnee County Public Programs Authority
Payne County, Oklahoma
Payne County Economic Development Authority
Payne County Home Finance Authority
Payne County Industrial Authority
Peckham Public Schools
Perkins-Tryon Public Schools
Perry Memorial Hospital Authority
Pittsburg County Economic Development Authority
Pittsburg County Home Finance Authority
Port Arthur Industrial Development Corporation
Ponca City Municipal Authority
Ponca City Public Schools
Pontotoc County Educational Facilities Authority
Pontotoc County Growth & Development Authority
Pontotoc County Independent School Dist No. 1
Pontotoc County Independent School Dist No. 30
Pontotoc County Public Facilities Authority
Pontotoc County Rural Sewer District No. 5
Pontotoc County Rural Water District No. 4
Pontotoc County Rural Water District No. 6
Pontotoc County Rural Water District No. 7
Pontotoc County Rural Water District No. 9
Portsmouth, Virginia (City of) Leasing
Porum Public Works Authority
Poteau Valley Improvement Authority
Pottawatomie County Development Authority
Pottawatomie County Economic Development Authority
Pottawatomie County Facilities Authority
Pottawatomie County Finance Loan Authority
Pottawatomie County Home Finance Authority
Pottawatomie County Hospital Authority
Pottawatomie County Public Facilities Authority
Pottawatomie County Rural Water District No. 3
Prague Industrial Development Authority
Pryor Creek Economic Development Authority
Purcell Public Works Authority
Purcell Public Schools
Pushmataha County Economic Development Authority

Pushmataha County Hospital Authority
Pushmataha County Substance Abuse Authority
Pushmataha County – Town of Antlers Authority
Putnam City Schools
Quinton Public Works Authority
Ratliff City Water Trust
Red River Health Authority
Red Rock Public Works Authority
Region III Housing Authority, New Mexico
Ringling Municipal Authority
Roger Mills County Independent School Dist No.66
Rogers County Housing Finance Authority
Rogers County Industrial Authority
Rogers County Rural Water District No. 2
Rogers County Rural Water District No. 3
Rogers State College
Roland Educational Facilities Authority
Roland Public Schools
Roland Utilities Authority
Rose State Technical Area Educational District of
Oklahoma County & Cleveland County
Rural Enterprises of Oklahoma, Inc.
Ryan Public Schools
Salina Educational Facilities Authority
Salina Public Schools
Sandoval County, New Mexico
San Juan County, New Mexico
Sapulpa Municipal Authority
Sasakwa Municipal Authority
Sayre Economic Development Authority
Seminole County Independent School District No. 4
Seminole County Independent School District No.15
Sequoyah County Economic Development Authority
Sequoyah County Educational Facilities Authority
Seminole Educational Facilities Authority
Shattuck Municipal Authority
Shawnee Hospital Authority
Shawnee Industrial Authority
Shawnee Municipal Authority
Southeastern Oklahoma Development and Gas
Authority
Southern Oklahoma Regional Disposal, Inc.
Southern Oklahoma Waste Disposal Authority
Sportsmen's Acres Municipal Authority
Stephens County Economic Development Authority
Stephens County Governmental Building Authority
Stephens County Educational Facilities Authority
Stephens County Home Finance Authority
Stephens County Rural Water, Sewer & Solid Waste
Sterling Public Schools Management District No. 3
Stilwell Area Development Authority
Stonewall Public Works Authority
Stratford Public Schools
Stroud Public Schools
Stuart Public Works Authority
Sulphur Redevelopment Authority

Tahlequah, Oklahoma (City of)
Tahlequah Educational Facilities Authority
Tahlequah Public Facilities Authority
Tahlequah Public Works Authority
Tahlequah Public Schools
Tahlequah Redevelopment Authority
Tahlequah Hospital Authority
Talihina Public Schools
Talihina Public Works Authority
Terral Public Works Authority
Texas County Development Authority
Thackerville Water & Sewer Company
The University of Oklahoma
The University of Oklahoma Health Sciences Center
Thomas Economic Development Authority
Thomas Fay-Custer Public Schools
Thunderbird Entertainment Center, Inc.
Timberlake Public Schools
Tishomingo Municipal Authority
Tri-County Rural Water District #2
Tri-County Vo-Tech
Tulsa Community College
Tulsa County Home Finance Authority
Tulsa County Industrial Authority
Tulsa Industrial Authority
Tulsa Junior College
Tulsa Metropolitan Water Authority
Twin Hills Public Schools
University of Central Oklahoma
Verdigris Public Schools
Vocational Technical School District No. 6 of
Canadian County
Wagoner County Development Authority
Wagoner County Economic Development Authority
Wagoner County Home Finance Authority
Wagoner County Public Works Authority
Wagoner Industrial Development Authority
Wagoner Public Buildings Authority
Wagoner Public Works Authority
Wakita Public Schools
Walters Public Schools
Wapanucka Public Works Authority
Warr Acres Economic Development Authority
Washington County, Oklahoma
Washington County Rural Water District No. 3
Washington, Oklahoma Public Schools
Washita Heights Public Schools
Waurika Public Works Authority
Weatherford Industrial Trust
Weatherford Public Schools
Wellston Public Works Authority
Western Carter County Water Corporation
Western Heights Public Schools
Westville Utility Authority
Wetumka Municipal Authority
Wewoka Industrial Authority

Wewoka Municipal Authority
Whitebead Public Schools
Wilburton Public Works Authority
Wilson Public Schools
Wilson Public Works Authority
Wister Public Works Authority
Woodward County Public Facilities Authority
Woodward Municipal Authority
Wrangler Aviation Corp.
Yukon, Oklahoma (City of)

**REPRESENTATIVE LIST OF FIRMS
ACCEPTING OUR OPINION**

Investment Bankers, Commercial Bankers and Bond Firms which have accepted the approval opinion of Floyd Law Firm, P.C., Norman, Oklahoma:

A.G. Becker, Incorporated, New York, New York
A.G. Edwards & Sons, Inc., St. Louis, Missouri
Alpine Municipal Leasing, Denver, Colorado
American Exchange Bank & Trust Company, Norman, Oklahoma
The Argentarius Group, Oklahoma City, Oklahoma
Arkansas State Bank, Clarksville, Arkansas
Arvest Bank, Norman, Oklahoma
BancFirst, Oklahoma City, Oklahoma
Banc of America Public Capital Corp, Tucker, Georgia
Banc of America Securities, LLC, Houston, Texas
Bank of America, Tulsa, Oklahoma
Bank of Newcastle, Newcastle, Oklahoma
Bank of Oklahoma, National Association, Tulsa, Oklahoma
Bank of Oklahoma, National Association, Oklahoma City, Oklahoma
Bank One Capital Markets, Inc., Oklahoma City, Oklahoma
Bank of New York, Tulsa, Oklahoma
BancFirst, Oklahoma City, Oklahoma
B.C. Christopher & Co., Inc., Kansas City, Missouri
B.C. Ziegler & Company
Blyth Eastman Dillon & Co., New York, New York
Boatmen's First National Bank of Oklahoma, Oklahoma City, Oklahoma
Boettcher and Company, Denver, Colorado
BOSC, Inc., A subsidiary of BOK Financial Corp., Oklahoma City, Oklahoma
The Chicago Corporation, Chicago, Illinois
Capital West Securities, Inc., Oklahoma City, Oklahoma
Central National Bank, Poteau, Oklahoma
Charter Mac Equity Issuer Trust, New York, New York
Charter Municipal Mortgage Assurance Company, New York, New York
Chase Equipment Leasing Inc., Columbus, Ohio
Chrysler Credit Corporation, Kansas City, Missouri
Citibank, N.A., New York, New York
Citicorp Industrial Credit, Inc.
City National Bank & Trust Company, Norman, Oklahoma
Commercial Bank of Muskogee, Muskogee, Oklahoma
Continental Illinois National Bank and Trust Company of Chicago, Chicago, Illinois
Coughlin and Company, Inc., Denver, Colorado
Coult Mortgage Company, St. Paul, Minnesota
D.A. Davidson & Co, Norman, Oklahoma
Dean Witter Reynolds Inc., San Francisco, California

Dillon, Read & Co., Inc., New York
Donaldson, Lufkin & Jenrette Securities Corporation, New York, New York
Ed Wells & Associates, Oklahoma City, Oklahoma
E.F. Hutton & Co.
Evan L. Davis, Inc., Tulsa, Oklahoma
Exchange National Bank, Ardmore, Oklahoma
Fahnestock & Co., Inc., New York, New York
Federal National Bank & Trust Company, Shawnee, Oklahoma
First American Bank, Purcell, Oklahoma
The First Bank & Trust Company, Duncan, Oklahoma
The First Boston Corporation, New York, New York and Boston, Massachusetts
First City Bank, N. A., Oklahoma City, Oklahoma
First Interstate Bank of Oklahoma, Oklahoma City, Oklahoma
First National Bank, Ardmore, Oklahoma
First National Bank, Durant, Oklahoma
First National Bank in Bartlesville, Bartlesville, Oklahoma
First National Bank of Sikeston, Sikeston, Missouri
First National Bank, Tahlequah, Oklahoma
The First National Bank of Chicago, Chicago, Illinois
The First National Bank & Trust Company, Chickasha, Oklahoma
The First National Bank & Trust Company, Holdenville, Oklahoma
The First National Bank & Trust Company, Muskogee, Oklahoma
The First National Bank & Trust Company, Norman, Oklahoma
First National Bank & Trust Company, Oklahoma City, Oklahoma
The First National Bank and Trust Company, Okmulgee, Oklahoma
First National Bank & Trust Company, Rogers, Arkansas
The First National Bank and Trust Company of Tulsa, Tulsa, Oklahoma
First National Bank of Fletcher, Fletcher, Oklahoma
First Oklahoma Bank, Sulphur, Oklahoma
The First Securities Company of Kansas, Inc., Wichita, Kansas
First Southwest Company, El Paso, Texas
First Southwest Securities, Dallas, Texas
First State Bank, Lexington, Oklahoma
First State Bank, Noble, Oklahoma
First United Bank & Trust Co, Durant, Oklahoma
George K. Baum & Company, Inc., Denver, Colorado
George K. Baum & Company, Kansas City, Missouri

Gold Capital Management, Inc. Wichita, Kansas
 Goldman, Sachs & Co., New York
 Governmental Finance of Oklahoma, Inc., Norman, Oklahoma
 Hanifen Imhoff Inc., Denver, Colorado
 Harris Trust & Savings Bank, Chicago, Illinois
 Houseman Securities, Inc., Dallas, Texas
 E.F. Hutton & Company, Inc., Denver, Colorado
 Investment Securities of Oklahoma, Oklahoma City, Oklahoma
 James Baker & Associates, Oklahoma City, Oklahoma
 J.C. Bradford & Co., New York, New York
 J.D. Golden & Associates, Los Angeles, California
 J.P. Morgan Securities, Inc., Chicago, Illinois
 Juran & Moody, Inc., St. Paul, Minnesota
 Kidder, Peabody & Co., Incorporated, New York
 Kirchner, Moore & Co., Denver, Colorado
 Kirkpatrick Pettis, Norman, Oklahoma
 Kutak Rock Kansas City, Missouri
 Lawson Financial Corporation, Phoenix, Arizona
 Liberty Bank and Trust Company of Oklahoma City, National Association, Oklahoma City, Oklahoma
 Liberty State Bank, Tahlequah, Oklahoma
 Merrill Lynch, Pierce, Fenner & Smith, Incorporated, New York, New York
 McClain Bank, Purcell, Oklahoma
 Merrill Lynch Capital Markets, New York, New York
 Merrill Lynch, Pierce, Fenner & Smith, Inc., New York, New York
 Miller & Schroeder Financial, Inc., Minneapolis, Minnesota
 Morgan Guaranty Trust Company, New York, New York
 Morgan Keegan & Co., Memphis, Tennessee
 Municipal Finance Services, Inc., Edmond, Oklahoma
 Newman & Associates, New Orleans, Louisiana
 Norman Bank of Commerce, Norman, Oklahoma
 John Nuveen & Co., Incorporated, New York, New York
 Leo Oppenheim & Co., Inc., Oklahoma City, Oklahoma
 PaineWebber, Incorporated, New York, New York
 Piper Jaffrey & Co., Houston, Texas
 Providence Leasing Company, Salt Lake City, Utah
 Prudential-Bache Capital Funding, New York, New York
 Public Finance Group, Oklahoma City, Oklahoma

Public Leasing Corporation, Oklahoma City, Oklahoma
 Quinn & Co., Inc., Albuquerque, New Mexico
 Ranson & Company, Inc., Wichita, Kansas
 Rauscher Pierce Refsnes, Inc., New York, New York, Dallas, Texas and Phoenix, Arizona
 RCB Bank, Pryor, Oklahoma
 R.G. Dickinson & Co., Wichita, Kansas
 R.J. Edwards, Inc., Oklahoma City, Oklahoma
 Republic Bank Dallas, N.A., Dallas, Texas
 Republic Bank & Trust, Norman, Oklahoma
 Rogers County Bank, Claremore, Oklahoma
 Salomon Brothers, Inc., Chicago, Illinois and New York, New York
 Security Bank, Tulsa, Oklahoma
 Security National Bank & Trust Company, Norman, Oklahoma
 Shearson Lehman Hutton, Inc., New York, New York
 Smith Barney, Harris Upham & Co., Incorporated, New York, New York
 The Southwest National Bank of Wichita, Wichita, Kansas
 Southwest Securities, Dallas, Texas
 Spiro State Bank, Spiro, Oklahoma
 Stephen McDonald & Associates, Norman, Oklahoma
 Stephens, Inc., Little Rock, Arkansas
 Stern Brothers & Co., Kansas City, Missouri
 T.J. Thompson & Associates, Oklahoma City, Oklahoma
 T. Kenny & Co., Denver, Colorado
 UBS Financial Services, Inc., Denver, Colorado
 UMB Bank, n.a., Kansas City, Missouri
 United Bank & Trust Company, Norman, Oklahoma
 The Universal Group, Oklahoma City, Oklahoma
 U.S. Bancorp, Denver, Colorado
 Wells Nelson & Associates LLC, Oklahoma City, Oklahoma
 Windsor Financial Group, Jersey City, New Jersey
 Woolsey & Company, Incorporated, Oklahoma City, Oklahoma
 Woonsocket Institution Trust Company, Woonsocket, Rhode Island
 Yukon State Bank, Yukon, Oklahoma
 Zahner and Company, Kansas City, Missouri
 Zeigler Capital Markets Goup, Chicago, Illinois
 Zions First National Bank, Salt Lake City, Utah



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