

**De Novo Conference**  
**Sept. 14, 2016 - Cherokee Town and Country Club, Atlanta**

***Program Agenda***

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9:30 a.m. – 10 a.m.

**Registration**

10 a.m. – 10:15 a.m.

**Welcome**

Joe Brannen, President & CEO  
Georgia Bankers Association, Atlanta

10:15 a.m. – 11 a.m.

**Regulatory View**

Kevin Hagler, Commissioner  
Georgia Dept. of Banking and Finance, Atlanta

John Henrie, Deputy Regional Director, Risk Management  
FDIC, Atlanta

Karen Bryant, Director for District Licensing, Southern District Office  
Office of the Comptroller of the Currency, Dallas, TX

11 a.m. – Noon

**Forming a De Novo**

Stephen Johnson, Senior Managing Director  
Chris Johnson, Managing Director  
Brightlane Partners, Atlanta

Noon – 12:45 p.m.

**Lunch**

12:45 p.m. – 1:30 p.m.

**Legal Issues for a De Novo**

Tom Powell, Partner  
James Stevens, Partner  
Troutman Sanders, LLP, Atlanta

1:30 p.m. – 2:15 p.m.

**Accounting & Tax Issues**

Tim Keadle, Partner  
Pat Tuley, Partner  
Porter Keadle Moore, LLC, Atlanta

2:15 p.m. – 3 p.m.

**Q&A Session**

Steve Johnson, Brightlane, Atlanta  
James Stevens, Troutman Sanders, LLP, Atlanta  
Tim Keadle, Porter Keadle Moore, LLC, Atlanta

3 p.m. – 3:15 p.m.

**Closing Comments**

Joe Brannen, President & CEO  
Georgia Bankers Association, Atlanta