



**Director of  
Investor  
Relations**

## **Em Johnson Interest** Real Estate Development

### **John F. Howell**

Mr. Howell is the Director of Investor Relations for Em Johnson Interest. In this position, Mr. Howell will oversee the day to day activities of EJI Partners, a new LLC formed for the purpose of raising capital to fund real estate development projects of the Company. Prior to joining the Company, Mr. Howell enjoyed a successful career on Wall Street. Positioned on the front line of the fixed income market, as a Bond Trader, Mr. Howell brings a wealth of product knowledge and a deep understanding of structured debt.

During his tenure as a Bond Trader, he has co-managed a \$25million balance sheet of highly volatile Emerging Market bonds. Along with profitably trading sovereign and corporate bonds of five Latin American countries, he analyzed market conditions to provide his sales team with long and short term trading strategies to present to their clients. One of the driving forces behind Mr. Howell's success as a trader is his firm belief in developing and nurturing strong, lasting relationships. His experience with international markets and solid relationships made him the obvious choice to head up his firms' US Treasury Trading desk in London, England. There he successfully re-established trading lines and revitalized the firms' sales and trading business for their European and Asian sales force and clients. In this role, he managed a trading book valued at \$100million. Mr. Howell has experience with a wide range of fixed-income securities including: US Treasuries, US Agencies, Mortgage Backed securities, Emerging Market debt, Investment Grade Corporate bonds, High Yield Corporate Bonds, Structured Notes, LIBOR Range Notes, Floating rate notes and Interest Rate SWAP derivatives. It is through his involvement with these asset classes where Mr. Howell has honed his skills in financial engineering and risk management. It is these core competencies that John brings to the Company.

John has been involved in a number of community service and mentoring programs through his work and in his free time. He is a firm believer in exposing young people to positive and powerful role models. It is Em Johnson Interest's strong and positive effect on the community that attracted him to the Company. He looks forward to transferring his skills in finance to the Company to make sure we are able to continue our work of building, re-building and shaping vibrant, positive and diverse communities for years to come. Mr. Howell is a graduate of the National Academy Foundation for young financiers and received Bachelors of Science in Business Administration with a concentration in Finance from the historic Fisk University in Nashville, TN.

Email: [jhowell@emjint.com](mailto:jhowell@emjint.com)

### **SAN FRANCISCO OFFICE**

Em Johnson Interest, Inc.

Michael E. Johnson, President

442 Grove Street

San Francisco, CA 94102

**TEL** 415 + 255-8634

**FAX** 415 + 255-8635

### **ATLANTA OFFICE**

Em Johnson Interest - Atlanta, LLC

Sherman Golden, Executive Vice President

747 Ralph McGill Boulevard, Suite 338

Atlanta, GA 30303

**TEL** 404 + 577-7500

**FAX** 404 + 577-7535

### **WASHINGTON, D.C OFFICE**

DP - Em Johnson, LLC

Paul Devroux, Co-Managing Member

717 D Street, NW

Washington, D. C. 20004

**TEL** 202 + 483 2878

**FAX** 202 + 347 5829