

Certified Financial Planner®

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

HEREBY CERTIFIES THAT

Lea Smith Johnson,

has met CFP Board's educational, experience, examination, and ethical requirements, and has committed to providing financial planning services that adhere to CFP Board's standards of excellence.

AWARDED ON January 10, 2005



K. DANE SNOWDEN
CHIEF EXECUTIVE OFFICER