

Biographical Sketch of

FLORENCE M. KING

Florence M. King has served on many boards and commissions devoting her spare time to various community organizations and projects.

The boards includes the Granville Academy, a non-profit organization established by Exxon/Mobil Oil Corporation as a outreach laboratory designed to provide inner-city youth fundamental business and financial skills needed to assimilate into the economic mainstream; the Northern Virginia Urban League Guild, the National Coalition of 100 Black Women and The National Association of Investor's Corporation, a non-profit organization which provides educational information about investments in the stock market using NAIC's concept of stock analysis. She has served on the board of the American Council on Credit Reporting Accuracy, a national trade association for the Credit Services Industry which supports any fair and reasonable measures that help educate consumers about the services and limitation of credit restoration companies.

Florence King began a government career with the Army National Guard personnel Center. She received the Agency's Meritorious Services award for maintaining cooperative relationships with employee and top management by promoting employee morale and motivation. Leaving that agency as Chief of the Military Personnel Records Branch, she transferred to the Federal Emergency Management Agency working in Personnel Management and Staffing in Office Personnel. She is known for her outstanding accomplishments in the planning, development and implementation of the Outplacement Center for the Federal Emergency Management Agency serving over 1,000 employees who had received Reduction-In-force notices.

Mrs. King has a reputation of being a highly qualified professional with a wide range of experience in recruitment, qualification analysis, selection and placement. She has participated in the review and study of new and revised regulatory issuances related to personnel matters. She has developed issues and policies from within and outside the agency including congressional policies. She organized a series of employee training sessions on career transition and career development. Through her expertise, she has successfully placed a wide variety of vacancies including professional, managerial, administrative, technical and non-technical positions.

She worked several years in the private sector for, Equifax, one of the Fortune 500 companies in Corporate America. While employed with Equifax, a leader in the credit reporting industry, she developed her expertise in the field of credit services. The knowledge and skills she gained with the Credit Bureau equipped her with the right tools needed to establish her own business. She has appeared on Channel 9 News on several occasions on the show entitled "Mind over Money" with news anchor Andrea Roane as well as an appearance on "In the Know" Channel 7's cable station with Latoya Foster .She has served on panels with Kevin Boston, host of PBS series Money

Wise with his new venture called Money Wise in the Military along with Bob Frick editor of Kiplinger Magazine and Charles Lowery, Center for Responsible Lending. Mrs. King is a guest on various radio stations within the metropolitan DC area such as WHUR, WOL, WPFW and WPGC broadcasting on a frequent basis.

Mrs. King was born and raised in Fairfax County, Virginia and is a graduate of George Mason University in Northern Virginia. She earned a Bachelor of Arts degree in Sociology with a minor in Business Administration.

She has taken extensive refresher courses in Business Administration and Personnel Management at the Northern Virginia Community College and the Office of Personnel Management Training Center and Howard University School of Business. In addition, throughout her career she has enhanced her knowledge of business and management techniques through competitive management training related to both general and financial management. Mrs. King is presently taking courses in financial planning to receive her credentials as a Certified Financial Planner.

She worked as Administrative manager for the accounting firm of Gregory K. Washington, CPA where she developed her skills in accounting, finance and entrepreneurship.

Mrs. King was the founder and owner of FMK Credit Services, Inc a company she sold in 2005. Serving as President and Chief Executive officer for 14 years, the company specialized in budget analysis, financial management, credit restoration and tax preparation. She is a commissioner with the City of Alexandria's Historical Resource Commission which is heavily involved in the preservation of the City serving as its Business Representative as well as serves on the board of Laurel Grove School, a schoolhouse that has been restored by family descendants and interested citizens to tell the unique story of the actions of many freedmen and freedwomen after the Civil War. She attends Mclean Bible Church in Virginia and has been part of their financial counseling team for over seven years.

In April 2005, Mrs. King founded FMK Credit Education Center, a company whose mission is to educate the consumer on credit issues in the marketplace. FMK's number one goal is to empower individuals by redirecting their personal finances. The Center provides solutions that bring about change in consumer spending and debt accumulation. By interpreting and analyzing credit reports, sound solutions are offered to help establish and improve credit ratings giving the consumer the opportunity to achieve their financial goals. The center also emphasizes the importance of sound credit practices that can assist in the maintenance of good credit habits. Ms. King conducts seminar structured classes at local universities and other facilities educating the consumer about problem related issues occurring in the credit industry. Her expertise is in credit management and credit literacy. She is the author of an e-book entitled Credit Survivor, a book that gives information on how credit scores are calculated and the hidden secrets and practices of the credit industry. She is a member in good standing with the Eisenhower Partnership, a non-profit organization that promotes the economic development and redevelopment of businesses

in the Eisenhower Valley corridor of Alexandria. She was recently appointed to the position of Director with the Queen Street Business Association an organization established under the direction of the Mayor of Alexandria Virginia.

She attends Mclean Bible Church in Fairfax County, Virginia and has been an integral part of their financial counseling team for over ten years. She operates her business as well as resides in Old Town Alexandria, Virginia.