

## **Michael Smith**

Michael Smith graduated from the University of Florida in 1994 with a BA in Economics. After graduation Mike worked for three years in the equities research department of Raymond James & Associates before returning to Florida for his MBA (Finance/Security Analysis). After receiving his MBA in '99, Mike joined SunTrust Bank in their Corporate & Investment Banking associate program, where he held positions within debt capital markets, structured finance, and corporate banking divisions.

In 2003, Mike joined Friedman, Billings, & Ramsey as a Principal covering the institutional equity accounts for the southeast territory before joining Jefferies in December of 2004.