Portfolio Action Update

Ron Miller, Managing Director, Investments

IPMG
INVESTMENT PLANNING AND MANAGEMENT GROUP OF
RAYMOND JAMES®

Tactical Asset Allocation Style & Sector Signals

Ratings 60 and Above are a Green Light
Ratings 40 and Below are a Red Light
Ratings 41 to 59 are (Neutral)

Rating Table and Technical Analysis Process Explanation at End of Report

Rating Table Data At June 30, 2015

U. S. Styles	Large Cap Blend	Large Cap Growth	Large Cap Value	Mid Cap Blend	Mid Cap Growth	Mid Cap Value	Small Cap Blend	Small Cap Growth	Small Cap Value
	LCB	LGG	LCV	MCB	MCG	MGV	SCB	SCG	SCV
S-T	6/19/15 (0)	6/26/15 (0)	5/5/15 (10)	6/25/15 (10)	6/24/15 (0)	6/12/15 (0)	6/29/15 (25)	6/29/15 (10)	6/29/15 (0
L-T	5/29/15 (45)	5/26/15 (15)	6/19/15 (45)	5/20/15 (10)	6/11/15 (50)	6/22/15 (20)	6/24/15 (25)	6/30/15 (50)	6/29/15 (40)

Industrial Sectors	Banking	Biotech	Oil & N-Gas Exp. & Pro.	Energy Infrastructure	Energy Services	Financial Services	Gold & PM Mining	Healthcare	Internet
	BNK	BIO	ENG	ENI	ENS	FIN	GLD	HRC	NET
S-T	6/29/15 (10)	5/4/15 (75)	5/6/15 (0)	5/28/15 (0)	6/18/15 (20)	6/19/15 (30)	5/19/15 (10)	6/29/15 (30)	6/24/15 (13)
L-T	6/8/15 (75)	5/15/15 (80)	5/26/15 (10)	5/6/15 (10)	3/20/15 (0)	2/9/15 (70)	5/26/15 (0)	6/1/14 (60)	5/22/15 (50)

Industrial Sectors	Commodity Materials	Nat. Resource Equities	Real Estate	Retailing	Technology	Telecom	Transportation	Utilities
	NRC	NRE	REA	RTL	TEK	TEL	TRN	UTL
S-T	6/19/15 (30)	5/26/15 (40)	3/26/15 (20)	6/30/15 (13)	6/8/15 (10)	5/29/15 (10)	4/13/15 (17)	6/1/15 (10)
L-T	6/1/15 (40)	5/26/15 (10)	5/6/15 (20)	6/3/15 (50)	6/8/15 (45)	6/26/15 (35)	3/9/15 (33)	5/4/15 (10)

Foreign Equity	Foreign Developed	Emerging Markets	China Equity	India Equity	Europe Equity	Russia Equity	Japan Equity	Latin America	S E Asia x Japan
	IEQ	EMM	CHI	IND	EUR	RUS	JPN	LAT	PAC
S-T	6/29/15 (0)	5/26/15 (40)	5/29/15 (40)	6/22/15 (60)	6/29/15 (20)	5/22/15 (0)	6/29/15 (20)	5/19/15 (30)	5/28/15 (10)
L-T	6/5/15 (25)	5/26/15 (15)	5/18/15 (0)	6/29/15 (50)	6/29/15 (5)	5/29/15 (33)	6/29/15 (55)	5/19/15 (20)	5/29/15 (0)

Fixed Income	International $Hedged	International Non-$Hedged	Emerging Market	Inv. Grade Corporate	High Yield Corporate	Intermediate U.S. Gov.	Long Term U.S. Gov.	Long Term Municipal
	FGI	FGN	FEM	FIC	FHY	FIM	FLT	FMU
S-T	5/29/15 (50)	5/21/15 (0)	5/28/15 (0)	4/21/15 (35)	4/17/15 (0)	4/21/15 (30)	6/19/15 (60)	6/2/15 (40)
L-T	4/9/15 (38)	5/22/15 (30)	5/4/15 (0)	4/13/15 (0)	5/4/15 (10)	4/16/15 (20)	6/5/15 (20)	4/13/15 (20)

US Dollar Index	Australia Dollar	Emerging Market Currency Basket	Canadian Dollar	Europe Euro	Japanese Yen
6/25/15	6/25/15	6/26/15	6/23/15	6/25/15	6/25/15

Signal Date	Going from Green to Neutral since Signal Date	Signal Date	Going from Red to Neutral since Signal Date

Management Style and Sector potential price direction signals are based on technical analysis of approximately 600 mutual funds selected by Ron Miller to represent the forty nine styles and sectors shown in the table. These styles and sectors signals are not those of Raymond James Associates, Inc. Signals are subject to change at any time and obviously their accuracy is not guaranteed. Individual securities may perform differently from these signals. These direction signals are a useful tool in the portfolio management process but are not the sole determinate of actual portfolio style or sector weightings. This table is not intended to be a solicitation to buy or sell of any financial security. Market data used in this analysis is believed to be from reliable sources but its accuracy can not be guaranteed. *Past performance is not indicative of future results.*

NOT FDIC INSURED ~ NOT BANK GAURANTEED ~ MAY LOSE VALUE

PORTFOLIO ACTION COMMENTS 6/30/15

The first half of 2015 is in the books. As most all of us know, time speeds up the older you get, at least psychologically. In discussing this unpleasant reality with by grandson, who just graduated from college with honors and a degree in Computer Sciences, he had a simple explanation. When you are, say, 5 years old, it takes 20% more of your existing lifetime experiences to become 6 years old. When you are, say 65 years old, it only takes 1.54% more of your lifetime experiences to reach 66. Therefore you are getting older quicker and quicker, in terms of lifetime experiences to become one year older. It makes sense to me.

Our Style & Sector Rating Table as of 6/30/15 shows a lot of Red lights. For domestic equities there are 25 out of 26 Short Term Red lights and 17 out of 26 Intermediate Term Red lights (including 2 Neutral Red at 1/2 credit) for an overall 79% Red lights, which means only 21% Green lights. That corresponds to a bearish outlook at least over the near term. In the International sectors, there are over all 15.5 Red lights out of 18 lights and 2.5 Green lights. That is a Rating Number of 14%, also a Bearish outlook for International Equities, at least for now. The Fixed Income sectors are only 1.5 Green lights (including a Neutral Green at 1/2 credit) for a Rating Table average rating for Fixed Income of only 9%, obviously bearish.

The market action Monday 6/29/15 was noted as a 90%+ down day. That means that 90% or more of the securities traded on the NYSE were down in price and 90% or more of the Volume was on declining prices. The same was true of the NASDAQ market. However, normally 90%+ down episodes are often followed by a few days or a few weeks of a positive price bounce. Also, when we have a substantial majority of Red lights on our Rating table, the market is often in an oversold technical position and ripe for a bounce. There may be several 90%+ down days as a bottoming process unfolds over time.

This may sound counter intuitive, but several corrections during a bullish environment are actually more of a positive, in my judgment, than a relentless advance. Technicians often think of the financial markets as though they are human entities. In one sense, they are since the markets reflect the consensus of human actions at any point in time in the market place. These actions may be perceived as logical or illogical. Nevertheless, corrections can be thought of as a regrouping period and a time for the market to rest before buying or selling again in the direction of the current trend. Remember in general, corrections in cyclical or secular market trends are just a counter trend phase, down in bullish trends and up in bearish trends. As I discussed in the 12/31/14 update, rather than a bottoming process over time, V bottoms have been very frequent in recent years which I attributed to the "Invisible Hand" of the market place.

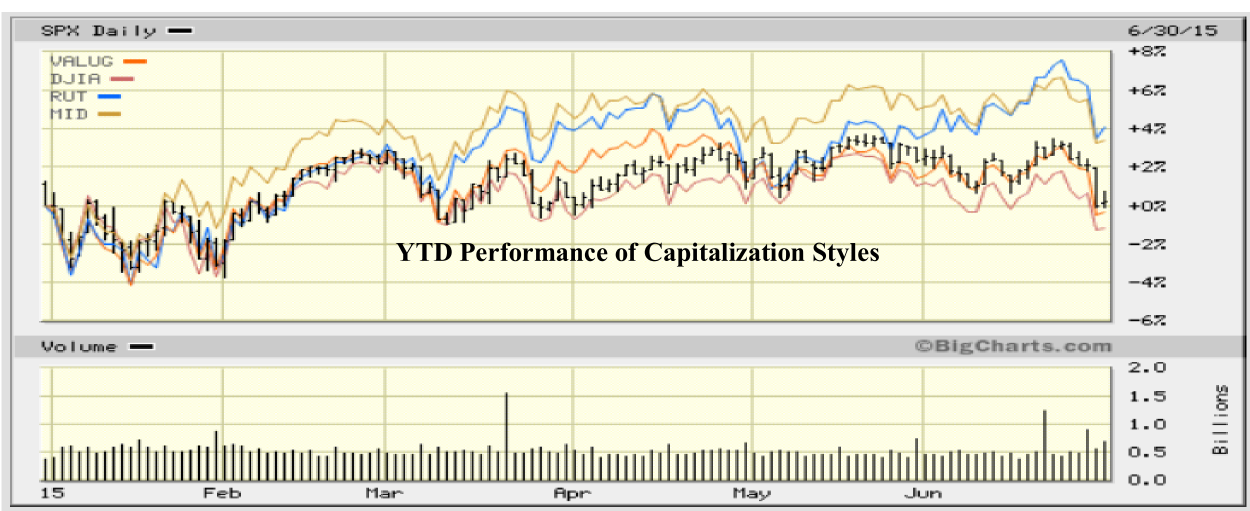
This stock market action for several years now reminds me of the Fable about the Shepard Boy who cried Wolf so often that when the real wolf showed up, no one believed him when he cried wolf again. Substitute stock market **Technical Analysis** for the Shepard Boy and a **Bear** for the wolf. There have been many cries of **Bear** by accurate technical analysis (not lies) of price movements over recent years without a real **Bear** showing up, at least not since the Summer/Fall of 2011. Although it has been easy to get glimpses of the **Bear**, it seemed that an "Invisible hand" in the market place kept scarring it away just before it could devour anything. Nevertheless, adherence to our risk management philosophy, has caused us to modestly increased our defensive posture in recently weeks as noted on page 7.

The classical response to adverse action in a Bullish trend is that the market is just climbing a Wall-of-Worry. Often that is the case. However, I have been investing in the stock market since 1965. In every case of key market tops the 'Wall of Worry' argument was the loudest, all the way down. Consequently, we will continue to pay attention to the **Bear's** growl to take measured defensive action. I would be perfectly happy if the Bear turns and runs away every time, but I don't plan to dismiss its growl. Someday, the more newly emboldened "Invisible Hand" may not be able or willing to come to the rescue. Since no one knows for sure that the Bear will be scarred away, we monitor all sightings closely.

Greece is prominent in the news again, will Greece stay in the EU, leave or be kicked out. A not so "Invisible Hand" for Greece keeps showing up to kick the debt can down their street of dreams. I don't believe it really make sense to keep loaning Greece more and more funds to make payments on a growing debt bubble that very likely will never be paid off. If the European community really wants to have Greece a functioning member, then use ECB's QE funds (printed Euros) as a welfare transfer and stop the charade of increasing Greek debt. Individuals receiving welfare payments receive funds without creating a growing bubble of personal debt that can never be paid off. This same approach would provide a minimum level of existence for the Greek government. Then the EU's efforts could be directed at helping Greece to become self sufficient over the long term. The current approach just helps speculators that buy the bond debt to make money off of the generosity of the global community. Existing debt should be restructured at maybe 25 to 40 cents on the $ with, say, 1% interest payments beginning in 5 years that normalizes over time to increases in Greek GDP. If creditors don't agree, then default on bonds. Have their own currency and reform internally. That's my opinion.

CAPITALIZATION STYLES

Let's see what was accomplished in the financial Markets so far this year. The chart below shows the price action of the Dow Jones Industrial Average (DJIA), the S&P 500 index (SPX), S&P400 Mid Cap index (MID), Russell 2000 Small Cap index (RUT), and the Value line Geometric index (VALUG). The VALUG is approximately 1700 stocks followed by Value Line Company with equal percentage weighting for each stock as opposed to Capitalization (SPX, MID, RUT) or Price waiting (DJIA). If you typically have equal percentage holdings in a portfolio, then each security has the same impact on changes in the value of the portfolio.



The Small Cap (RUT - Blue) and the Mid Cap (Mid - Gold) indices are still leading the pack with total returns in the plus 3% to 4% range. Although the RUT is down 3.22% from its June 23 high and the DJIA is down 3.78% from its May 19 high and is now slightly negative (-1.14%) year to date (YTD). In general, the market has been up and down a lot so far this year. However, the net change has been very modest for most broad based indices.

In fact, the change from the 2014 high for the S&P500 index that occurred on December 29 at 2090.57 is actually down about 1.31% at 2063.11 (not including dividends) at the end of the 2nd Quarter even though it seems the financial news media is continually announcing that S&P500 is at a new all-time high. This has been true at times during the first half of 2015, but the net change YTD has been small in either direction. The maximum high for the S&P500 occurred on May 21 at 2130.82 Vs. 2090.57 at the 2014 high, for a percentage gain of 1.93%. The low was on January 15 at 1992.67 for a loss of 4.68% from the 2014 high.

Since years ending in 5 and the third year of the presidential cycle have historically been positive most of the time, the second half of 2015 could be more interesting. In reality, though, there is not a magical tie to historical perspective. The market will likely go up if earnings are improving for corporate America, interest rates are not rising sharply, and geopolitical problems are not overpowering investor psychic. The most persistent historical trend that I have experience over the years is the stock market weakness, at some point in the mid-August to Mid-November Fall season for a few days or weeks. Sometimes very severe. Explained or not.

INDUSTRIAL SECTORS

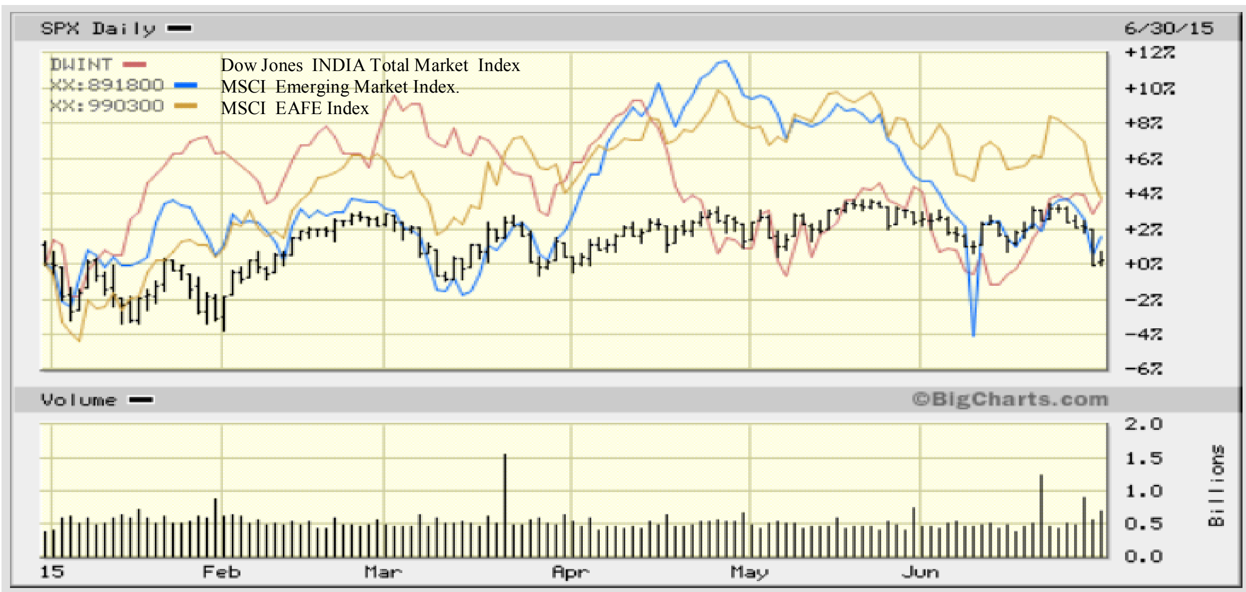
The three best performing sectors YTD on our Rating Table are the NASDAQ Biotech (+ 21.6%), Internet (+9.7%), and Healthcare (+9.0%). The three worst performing sectors are the Dow Jones Transportation Average (- 11.5%), the Dow Jones Utility Average (- 11.0%), and the Dow Jones Select REIT index (- 7.3%). In my 12/31/14 Portfolio Action Update, I mentioned that the best performers in the previous year may not be the best in the following year. Biotech is the exception as it has been one of the top performer since 2012, and is tops again so far this year. However, two of the top performers in 2014 were Utilities and Transportations indices with both benefiting primarily from the drop in oil prices. However, they are two of the worst performers this year even though the price of WTI Crude oil is still way down from it high in the summer of 2014.

You may recall that I stated reasons why I thought WTI Crude could be back to the mid-$60 per barrel range by mid-summer while there were some noted research firms looking for a drop to the $30 range. I am not an oil sector analyst, just using some common sense. Kudos for the Raymond James energy team that also stated that they believed that WTI Crude was bottoming around the beginning of the year. For now, I am concerned that if the sanctions against IRAN are lifted, that their oil production could be coming fully on the market later this year and likely cause some weakness in the price of oil during the 2nd half of 2015. Consequently, we have lightened up our energy related holdings in recent weeks.

What about Gold? I am sticking with my viewpoint, previously discussed in my Updates, that the Treasury's ESF (Exchange Stabilization Fund) is bent on maintain the price of gold between $1100 & 1400 /oz. for as long as they can. That could be for quite awhile.

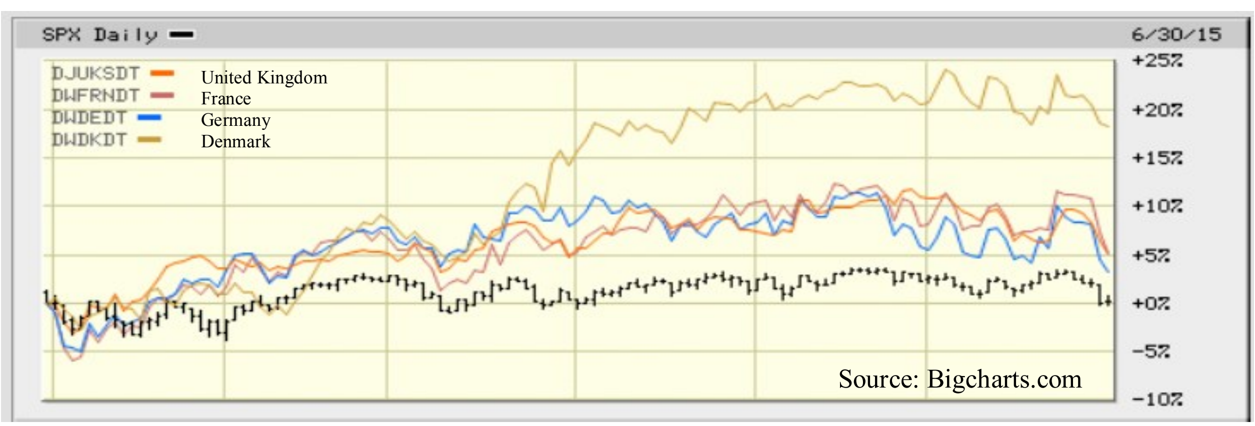
INTERNATIONAL MARKETS

International Developed Markets represented by the MSCI EAFE (Europe, Australia and Far East) had a strong advance up until near the end of April. The MSCI Emerging Markets had a sharp rally during most of April. However, as the Greek situation began to bog down, the International markets began to slide to the down side. I presented some of my thoughts on Greece on page 3. However, I think the slow down in China and other global issues also contributed to the tail off in International Markets. As the chart below shows, the MSCI EAFE index (Gold), on a Price basis, ended the 2nd Quarter close to +4% (Total Return of 5.52%). The MSCI Emerging Market index (Blue) ended a little below +2% on price (total Return of 2.95%).



The only Short Term Green light for the International Markets on our Rating Table is India. In general India's trend (Red) this year on the above chart has been similar to other Emerging Markets for most of the year, but the action in June was more positive. Consequently, India may lead a renewed rally in the Emerging Markets when that happens.

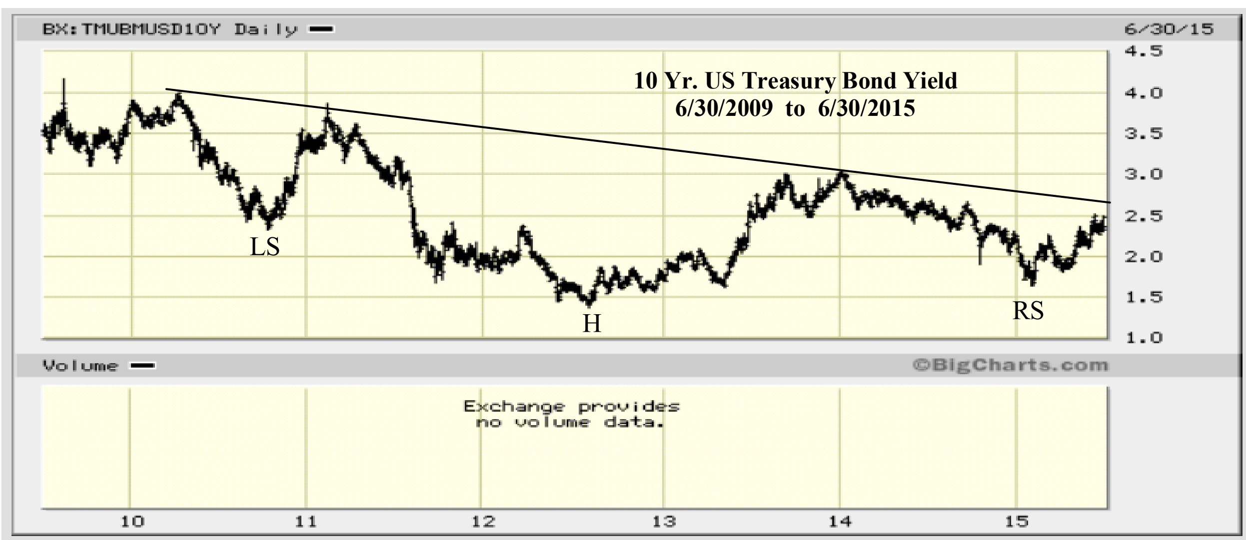
Let's look at some specific European equity markets in the chart below:



They have all outperformed the US S&P500 index (Black). The best is Denmark (Gold), with Germany (Blue), France (Red), and United Kingdom (Orange) pretty much bunched together.

The Mainland China Shanghai 180 Index shown above generated a speculative bubble as mainland Chinese moved some of their speculative real estate investing towards the mainland stock market where the government eased controls on participation. Unfortunately, securitization of equity tranches with high leverage generated a sharp run up in prices beginning in March. The Hong Kong stock market followed along but without the increased leverage. The Mainland A shares are now in the process of deflating the 45% run up since early March. It is a concern.

BOND MARKETS



The 10 Year US Treasury bond yield shown in the chart above remains in a downtrend. However, there continues to be signs that rates are forming a long term reversal pattern. The trend line shown on the chart is close to being penetrated to the upside. This line is also the potential neck line of an inverted head-and-shoulders reversal pattern (LS, H, RS). A move above the downtrend line and also above the 3% level would be technically important.

The indication from the Fed is that they will be patient in raising the Federal Funds rate, although it is anticipated by some that September could be the time. Longer term rates are less influenced by the Fed and respond more directly to economic conditions. With some indications that the general economy numbers continue to improve slowly, the longer term rates are of more interest. The modest rise in Fed Funds is likely already in the market, it is the rise in longer term rates that are the real concern for bond holders, in my judgment.

Portfolio Action Update as of 6/30/15

Red lights have caused us to reduce Exposure somewhat as the 2nd Quarter unfolded. The high for the year (YTD) for the S&P500 large Cap index occurred on May 21. The Chart on page 3 shows that the second quarter was a sideways trading range that ended near the bottom of the trading range with the S&P500 essentially flat YTD (total return of 0.2%). On the other hand, the Russell 2000 Small Cap and S&P400 Mid Cap indices were up 3.4% and 4.1% YTD, respectively. I continue to believe that the Mid Cap and Small Cap styles will continue to outperform this year as they are less impacted by the strength in the US Dollar than the large cap multinational exporters.

The performance of the equity income type securities has been disappointing. Part of this is the general weakness in all phases of the energy and natural resources sectors that are included in our equity income strategies, as well as slightly rising interest rates for the intermediate to longer term income securities. The chart on page 6 shows the rise in the 10 Year Treasury yield this year. In addition, the Dow Jones Utility Average is down 11.0% and the Dow Jones Select REIT index is down 7.3% YTD (source: D J Market Data Center) to provide some perspective.

In my opinion, one of the strong technical overbought/oversold metrics is the McClellan Oscillator for the S&P500 index or the NYSE. This is a broad indicator of the rate of money leaving or entering the stock market based on advance-decline data (see Investopedia for a definition). As we end the 2nd quarter, this indicator is already moderately oversold. If the market pushes lower in July, this indicator will likely approach the extended oversold level reached last October which produced a good rally phase.

Bottom line, geopolitical pressures emanating from Greece and the potential for contagion to the Southern Euro members along with problems with the China financial markets are a concern. However, China had a big run up earlier this year so they are just giving back those gains, so far. If the US markets continue to slide, they will reach an oversold technical level fairly soon that could set the stage for a mid-summer rally.

The current approximate net market exposure for our investment strategy portfolios is shown in the table below:

Growth Portfolio Plus (GPP) = 62%
Focus List Plus (FLP) = 86%
Global Opportunity Plus (GOP) = 87%
Power Pak Managers (PPM) = 77%
Equity Income Portfolio Plus (EIPP) = 74%
Equity Income Plus - ERISA (EIPE) = 82%
Portfolio Income Plus (PIP) = 83%
Energy/Defense/Resources (EDRP) = 78%
Natural Resources Plus (NRP) = 64%
Precious Metals Plus (PMP) = 77%
International Equity Growth (IEG) = 55%
Global InDe-flation Plus (GIP) = 80%
Diversified Income Taxable Plus (DITP) = 60% Various Multi-Sector net bond exposure

DISCLOSURES

There is no assurance that these movements or trends will be profitable or imply a successful investment strategy. The information has been prepared without regard to any particular investor's investment objectives or financial situation. Investors should not act on the information in this report without obtaining specific advice from their financial advisors.

Short Term (S-T) signals are based on daily price data and may be different and change more frequently than the intermediate Term (I-T) signals that are based on price action for a trailing 5 day period. These ratings are subject to change at any time and their accuracy is not guaranteed. Individual securities may perform differently form these signals. These directional signals are a useful tool in the portfolio management process but are not the sole determinate of actual portfolio style or sector weightings. Market data used in this analysis is believed to be from reliable sources but it is not guaranteed. No investment strategy can guarantee success.

Asset allocation does not guarantee a profit nor protect against loss. Investing involves risk including the possible loss of capital . The performance noted does not include fees and charges which would reduce an investor's returns. The indexes mentioned are unmanaged and cannot be invested in directly. Mid-cap and small cap securities generally involve greater risks. International investing involves additional risks such as currency fluctuations, differing financial accounting standards, and possible political and economic instability. These risk are greater in emerging markets. The companies engaged in any specific sector are subject to fierce competition and their products and services may be subject to rapid obsolescence. High -yield bonds are not suitable for all investors. Dollar cost averaging does not assure a profit and does not protect against loss. It involves continuous investment regardless of fluctuating price levels of such securities. Investors should consider their financial ability to continue purchases through periods of low price levels.

Technical Analysis Process Explanation

Ron's Technical Analysis process utilizes the OMNI Trader software program developed by Nirvana Systems in Austin, Texas. This program is essentially a tool box that contains many technical systems, such as moving averages, trend lines, overbought/oversold oscillators, classical price patterns, etc. to determine the strength and direction of the current price direction of the security under review based on an analysis of historical price data. This process analyzes the price action of approximately 600 mutual funds daily. The mutual funds are organized into specific styles and sectors typically with 10 funds representing each style and sector. For Example, there are 10 Biotech funds, 10 Banking funds, 10 Energy funds, and so on. Altogether, 54 styles and sectors are analyzed (only 49 are shown on the webs site table.). If the technical analysis indicates that a fund is in an up trending mode, it is given a green arrow pointing up and if the analysis indicates a down trending mode, it is given a Red arrow pointing down. If the analysis is indeterminate, that is noted as a Neutral rating split between a Green and Red arrow. If 60% or more of the arrows are green for a style or sector, then the Table cell shows a Green light. If 40% or less of the arrows are Green, then the Table shows a Red light. The date on which the signal direction changed is noted in each cell of the Table along with it current Rating % of Green arrows. This majority rule of the style or sector fund arrows is an essential part of determining the cell color. Please note that these signals do not represent actual trading.

Web Site Commentary

My Portfolio Action Update commentary is a periodic update of my technical analysis viewpoint of the financial market environment and the current portfolio management posture for our key portfolio strategies. In general, my portfolio management approach is to determine current market conditions through technical analysis and to position the various portfolio strategies to participate in the current environment. My belief is that the market price is the final arbiter of all available information as digested by all market participants regarding security values. Therefore, carefully analyzing price action over time is the key element in our portfolio management process. However, neither opinions, technical analysis or fundamental security analysis produce perfect results. There is always a degree of risk present.

A few days may transpire from when these comments are written and when they are posted on the web site. Obviously, the technical analysis data and portfolio positions could have changed in that timeframe. Therefore, these comments should be read in the context of what we have been doing, not necessarily what we may be doing when you actually read them. This information is not intended to be a solicitation of a buy or sell of any financial security. The opinions expressed herein are my own and do not reflect the position of **RAYMOND JAMES.**

Index Definitions

U.S. Market Index Information: ***U.S. Treasury securities are guaranteed by the U.S. government and, if held to maturity, offer a fixed rate of return and guaranteed principal value.***
The Dow Jones Industrial Average is an unmanaged index of 30 widely held securities.
The Dow Jones Transportation Average is the most widely recognized gauge of the American transportation sector.
The Dow Jones Utility Average keeps track of the performance of 15 prominent utility companies.
The S&P500 is an unmanaged index of 500 widely held stocks.
The S&P Mid Cap 400 index is a capitalization-weighted index that measures the performance of the mid-range sector of the U.S stock market.
The S&P Small Cap 600 Index is an unmanaged index of 600 small-cap stocks.
The NASDAQ Composite Index is an unmanaged index of all stocks traded on the NASDAQ over-the -counter market.
The Russell 2000 index is an unmanaged index of small cap securities which generally involve greater risk.
The BW Bank Sector (BKX) is a capitalization weighted index composed of 24 geographically diverse stocks representing national money center banks and leading regional institutions.
The NYSE Arca Biotechnology index (BTK) is an equal dollar weighted index designed to measure the performance of a cross section of companies in the biotechnology industry that are primarily involved in the use of biological processes to develop products or provide services.
The NYSE Arca Oil index (XOP) is a price-weighted index of the leading companies involved in the exploration, production, and development of petroleum.
The PHLX Semiconductor Sector Index (SOXX) measures the performance of U.S. traded securities of companies engaged in the semiconductor business, which includes companies engaged in the design, distribution, manufacture, and sales of semiconductors.
The Philadelphia Gold and Silver index (XAU) is an index of 16 precious metal mining companies that are traded on the Philadelphia stock Exchange.
The Value Line Geometric index is a broad based index of equally weighted approximately 1675 stocks selected by the Value Line company from the NYSE, American Stock Exchange and the NASDAQ Over-the-counter stock market.

Foreign Markets Index Information

The MSCI EAFE Index is recognized as the pre-eminent benchmark in the United States to measure international equity performance. It comprises the MSCI country indexes that represent developed markets outside of North America: Europe, Australasia and the Far East.

The MSCI Emerging Market Index is a free float-adjusted market capitalization index that is designed to measure equity market performance of over 800 securities in 23 markets representing approximately 13% of world market cap; Brazil, Russia, India, China, Colombia, Mexico, Peru, Czech Republic, Greece, Egypt, Hungary, Poland, Qatar, South Africa, Turkey, United Arab Emirates, Indonesia, Korea, Malaysia, Philippines, Taiwan, and Thailand.

The Hang Seng is a free-float capitalization-weighted index of a selection of companies from the Stock Exchange of Hong Kong. The components of the index are divided into four subindices: Commerce and Industry, Finance, Utilities, and Properties. The index was developed with a base level of 100 as July 31, 1964.

The Shanghai Stock Exchange 180 A-Share Index is a free float-weighted index. The index tracks the daily price performance of the 180 most representative A-Share stocks listed on the Shanghai Stock Exchange.

RON MILLER
MANAGING DIRECTOR, INVESTMENTS

JOSH NEWMAN
FINANCIAL ADVISOR

MARTIN TRUAX
MANAGING DIRECTOR, INVESTMENTS

500 Northpark Town Center, Suite 1850 // 1100 Abernathy Road NE // Atlanta, Georgia 30328 // T: 770.673.2177 // T: 866.813.9911 // F: 770.673.2150