

## WILLIAM LADD ZVARA

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| Office: (904) 387-2266 | William L. Zvara, P.A.   |
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|                        | Web <a href="http://WWW.WLZ.COM">WWW.WLZ.COM</a>               |
| Home: (904) 387-9298   | E-mail <a href="mailto:WZVARA@WLZ.COM">WZVARA@WLZ.COM</a>      |

**BAR:** Member of The Florida Bar (1983) & The District of Columbia Bar (1984)

**EDUCATION:** Course Work In **GRADUATE TAX PROGRAM** August 1982 to April 1983  
University of Florida College of Law  
Gainesville, Florida

**JURIS DOCTOR** conferred *WITH DISTINCTION* September 1982  
Thomas M. Cooley Law School  
Lansing, Michigan  
GPA: 2.989 (GPA for five tax courses 3.333)  
Class Rank: Top 23% (18th of 78)

**BACHELOR OF ARTS** conferred May 1978  
Gordon College  
Wenham, Massachusetts  
Major: English Writing Minor: Economics/Business  
Honor Role three terms Varsity Basketball three years

**LISTING:** The Bond Buyer's Directory of Municipal Bond Attorneys of the United States, National Edition

**MEMBER:** National Association of Bond Lawyers, Jacksonville Bar Association, Christian Legal Society

**SECTIONS:** The Florida Bar: City, County & Local Government Law Section, Tax Section, Business Law Section

**EXPERIENCE:** **William L. Zvara, P.A.** (rated "AV" by Martindale-Hubbell)  
Jacksonville, Florida

*Partner / Shareholder*

**January 1995 to Present**

**Livermore & Klein, P.A.** (rated "AV")

(formerly Livermore Klein & Lott, P.A.) Jacksonville, Florida

*Associate*

**November 1983 to September 1987**

*Partner / Shareholder*

**October 1987 to December 1994**

**PRACTICE:**

Specializing in all facets of Public Finance & Tax-Exempt Municipal Bond Law including: Extensive public speaking experience presenting bond ordinances for city council & county commission approval. Extensive drafting of financial terms, covenants & conditions. Conduct negotiations with purchasers, trustees, underwriters, issuers & borrowers. Resolve problems concerning taxation, real property & title matters, mortgages, personalty, security interests, banking, corporate, partnerships, trusts & contracts. Law office management of procurement, client services, work production & personnel. Act as Bond Counsel for industrial development revenue bonds (small issues & exempt facilities), multi-family housing bonds, 501(c)(3) bonds, 63-20 "on behalf of" bonds, governmental & utility revenue bonds & bond anticipation notes (including FmHA bonds), lease-purchase certificates of participation, special assessment bonds & general obligation bonds; structuring credit enhanced bonds with bond insurance, letters of credit & liquidity facilities; establishing multi-modal bonds & remarketing conversions; & conducting circuit court bond validation proceedings. Act as Bank Counsel in role of bond purchaser, letter of credit provider & trustee. Act as Underwriter's Counsel in drafting official statements in conformance with due diligence disclosure requirements

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### OTHER EXPERIENCE:

**LAW CLERK** Carlton, Fields, Ward, Emmanuel, Smith & Cutler, P.A. (rated "AV")  
Pensacola, Florida  
September to November 1983  
Estates, wills, trusts, general corporate, taxation, real property, commercial litigation

**LAW CLERK** Dykema, Gossett, Spencer, Goodnow & Trigg (rated "AV")  
(formerly McLellan, Schlaybaugh & Whitbeck) Lansing, Michigan  
20 hrs/wk September 1981 to August 1982  
General corporate, banking, real property, taxation, estates & trusts, contracts, oil & gas, utilities, mortgages

**EDITORIAL ASSISTANT** Raytheon Service Company  
Burlington, Massachusetts  
October 1978 to December 1979  
Drafted & revised engineering studies for publication

**CONTRACT MANAGER** Student Contracting Company  
Lexington, Massachusetts  
Summers 1972 to 1978  
Launched a small business venture painting, roofing & landscaping

**OFFICES:** Founder & Director, Christian Professionals Resource, Inc. (CPR)  
Director & Past President ('97-'98), Jacksonville Chapter of the Christian Legal Society  
Editor-in-Chief, *The Resource* (a publication of CPR)

**CLUBS:** Timuquana Country Club, Jacksonville, Florida  
Sawgrass Cabana Club, Ponte Vedra Beach, Florida

**PERSONAL:** Born July 28, 1956. Married. Three children. Excellent health.  
Native of historic Lexington, Massachusetts