

Steve R. Holmes

2005 Executive Profile

Mr. Holmes' background is a unique blend of business and technology experience. Starting his career in computer systems and programming, he added financial and business experience to the mix. His experience ranges from CFO/CIO of an operational securities broker/dealer to Founder/CEO of a technology startup. His ability to successfully align technology with operational and strategic business goals is a valuable resource.

Mr. Holmes is currently President of pcFORMANCE, Inc., a company that provides outsourced technology support to small and medium businesses. During the Internet boom, he conceived and founded CellBook, a company designed to deliver electronic content into the hands of travelers using personal digital assistants. Prior to this he worked for 10 years at Liberty Capital Markets, Inc., a securities broker-dealer. During this time he was Vice President and Director of Information Systems. During the last 7 years of his tenure, he also held the position of Chief Financial Officer and Financial Principal. Mr. Holmes holds several securities licenses. Most of his career has been working in an entrepreneurial environment, applying his early education in computer systems and programming. He has spent 20 years working with information systems in the financial and investment industries. Mr. Holmes graduated Summa cum Laude from Pepperdine University, with a Bachelor of Science Degree in Management.

Employment Experience

1992 – Present

pcFORMANCE, Inc. - Laguna Hills, CA
President

pcFORMANCE was established to provide business systems solutions to small and medium-sized businesses. Mr. Holmes provides technical consultation and business solutions, including corporate database applications, accounting functions, general office productivity tools, remote computing, telecommunications, with particular emphasis on integrating mixed tools. His extensive business and management experience fills the void typically present between management and technical departments, providing a conduit to ensure that technical solutions truly meet management needs. Mr. Holmes has provided solutions to businesses in the medical, electronics, marketing, real estate, mortgage, money management, and the securities industry, all with emphasis on enhanced productivity, sales and accounting.

1996 – 2001

CellBook, Inc. - Mission Viejo, CA
Founder, President and CEO

CellBook, Inc. was a "content provider" – essentially an information distribution company utilizing the latest Internet and handheld technology to deliver content to mobile users. CellBook was a start-up company co-founded by Mr. Holmes to develop and implement his concept of delivering local area service information into the hands of traveling consumers. The initial application of the CellBook™ technology, the CellBook Traveler™, was focused on electronic advertising. Mr. Holmes was responsible for building the corporate infrastructure, designing and building the corporate database, and designing the operational characteristics of the CellBook™ receiver. In 2000, CellBook launched an operational trial in Orange County, CA. During the trial, over 10,000 travelers used CellBooks for more than 4,000 accumulated hours, with over 150 local and regional businesses and over 30 hotel properties participating.

1985 – 1996

Liberty Capital Markets, Inc. - Irvine, CA

Corporate Vice President, Chief Financial and Information Officer

Mr. Holmes was the Financial Principal for this SEC/NASD registered broker/dealer, coordinating all aspects of corporate financial, regulatory, and legal affairs. Liberty grew its account base to over 3,000 institutional clients nationwide and transacted as much as two billion dollars in monthly volume during his tenure, a tenfold increase. His primary areas of responsibilities included accounting, information processing, operations, and general administration, with particular emphasis on designing automated systems to fulfill Liberty's management and regulatory reporting requirements.

Education

Pepperdine University - Irvine, CA

Bachelor of Science

Major: Business Management - Summa cum Laude

College for Financial Planning - Boulder, CO

Certified Financial Planner ("CFP")

Control Data Institute - San Francisco, CA

Computer Programming and Operations Certificate

Licenses

National Association of Securities Dealers ("NASD") (*Inactive*)

- General Securities Representative Series 7

- General Securities Principal Series 24

- Financial Principal Series 27

California Life and Disability Insurance Agent (*Inactive*)

California Real Estate Agent (*Inactive*)