John D. Stephens

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EXECUTIVE BIOGRAPHY

Managing Partner, Stephens MDS LP ◊ President, Stephens Rock and Dirt, Inc. President, Stephens Holdings, Inc. ◊ Managing Partner, Stephens 316 LP Board of Directors, United Community Bank

John D. Stephens may be best known for his long and accomplished career in construction, real estate, banking and waste management, but he has also made his mark on the civic community of the Atlanta region.

A lifetime in the contracting business led Stephens in 2000 to take on what may be his legacy project - the construction of the fifth runway of the world's busiest airport at Hartsfield-Jackson International. Needing seventeen million cubic yards of fill to build-up the runway, he and his three sons - Mike, Mark and Mitch - formed Stephens MDS LP and acquired 485-acres of property adjacent to the airport. He built a four-mile overland conveyor system that crossed streams and interstate highways and over a two-year period he moved enough dirt and rock to fill the Georgia Dome six times. The conveyor system was reliable, cost efficient, and hailed for limiting the project's impact on the environment.

As that project neared completion, Stephens recognized that the residential and commercial development trends in the region would produce a demand for a sustainable waste management facility. He opened a construction and demolition disposal facility on the very land from which he borrowed fill for the runway project. By 2005 he created Stephens Rock and Dirt, Inc., an on-site recycling operation accepting soil, concrete and other inert materials which are processed and then resold as raw materials; thereby preserving precious landfill space.

Stephens MDS continues to provide dirt and aggregate rock fill to the City of Atlanta for ongoing construction at the Airport, including construction of the International Terminal, set for completion in 2011, and additional on-site improvements.

Stephens ascended from humble beginnings. A native of Gwinnett County, Stephens grew up on his family's farm where he gained a strong work ethic at an early age. He sacked groceries and worked at a filling station before graduating from South Gwinnett High School in 1958. As he built a contracting business, Stephens earned an Associate Degree in Mechanical Technology in 1960 from what is now Southern Polytechnic State University. He purchased his first backhoe a year later and worked in housing construction before expanding into local municipal water & sewer projects. By 1967, John D. Stephens, Inc. had grown into the commercial sector and had evolved into a reputable building and development company, while carving out a niche for providing heavy construction on large projects.

Today John D. Stephens, Inc. has performed major projects in ten states and overseas and is regarded as one of the premier pipeline, underground utility, and heavy construction contractors in the South. After forty years in the contracting business, Stephens turned his first company - John D. Stephens, Inc - over to one of his three sons.

As his contracting business grew over the years, Stephens invested in real estate through the formation of Stephens 316, LP before entering the banking business. He has founded, organized, chaired and/or served on the Boards of multiple community banks and savings and loans in the north Georgia region. Beginning in the 1970s, he benefitted from various mergers and acquisitions involving such institutions as Gwinnett County Bank, Button Gwinnett National Bank, The Bank of Gwinnett County, Premier Bank, BB&T, First Bank of Gwinnett, Embry National Bank, Lanier Bank, and First Bank of the South, which sold to United Community Bank, the Board upon which Stephens remains a Director to this day.

He serves on the Board of Trustees of Georgia Gwinnett College and is on the Executive Committee of the Board of Directors of the Gwinnett County Chamber of Commerce. The Chamber honored Stephens by naming the Education Center in their building after Stephens and also named him Citizen of the Year in 2006. He was the recipient of the Gwinnett Clean and Beautiful Environmental Legacy Award in 2007. He has served as the past president of the Georgia Utility Contractors Association and as a Gubernatorial appointee on the Georgia Board of Industry, Trade, and Tourism.

Stephens and his wife, Beverly, reside in Snellville, Georgia where they enjoy their five children and nine grandchildren. Active in the civic community, Stephens supports many charitable causes, including American Heart Association, American Cancer Society, Boy Scouts of America, and local non-profits such as Hi-Hope Service Center in Lawrenceville and the Gwinnett Children's Shelter.