

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

MAY 24 REC'D

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844 (c)(1)(A)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report.

I, Robert M. Clements

Name of the Holding Company Director and Official
Chairman and CEO

Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Signature of Holding Company Director and Official

05/10/2016

Date of Signature

For holding companies not registered with the SEC—

Indicate status of Annual Report to Shareholders:

- is included with the FR Y-6 report
- will be sent under separate cover
- is not prepared

For Federal Reserve Bank Use Only

RSSD ID **3838857**
C.I. _____

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2015

Month / Day / Year

549300ZSQX8IP0RAE826

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

EverBank Financial Corp

Legal Title of Holding Company

501 Riverside Avenue, 12th Floor

(Mailing Address of the Holding Company) Street / P.O. Box

Jacksonville

FL

32202

City

State

Zip Code

N/A.

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Mark Baum

Senior Vice President

Name

Title

904-623-8191

Area Code / Phone Number / Extension

904-623-8100

Area Code / FAX Number

mark.baum@everbank.com

E-mail Address

www.everbank.com

Address (URL) for the Holding Company's web page

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

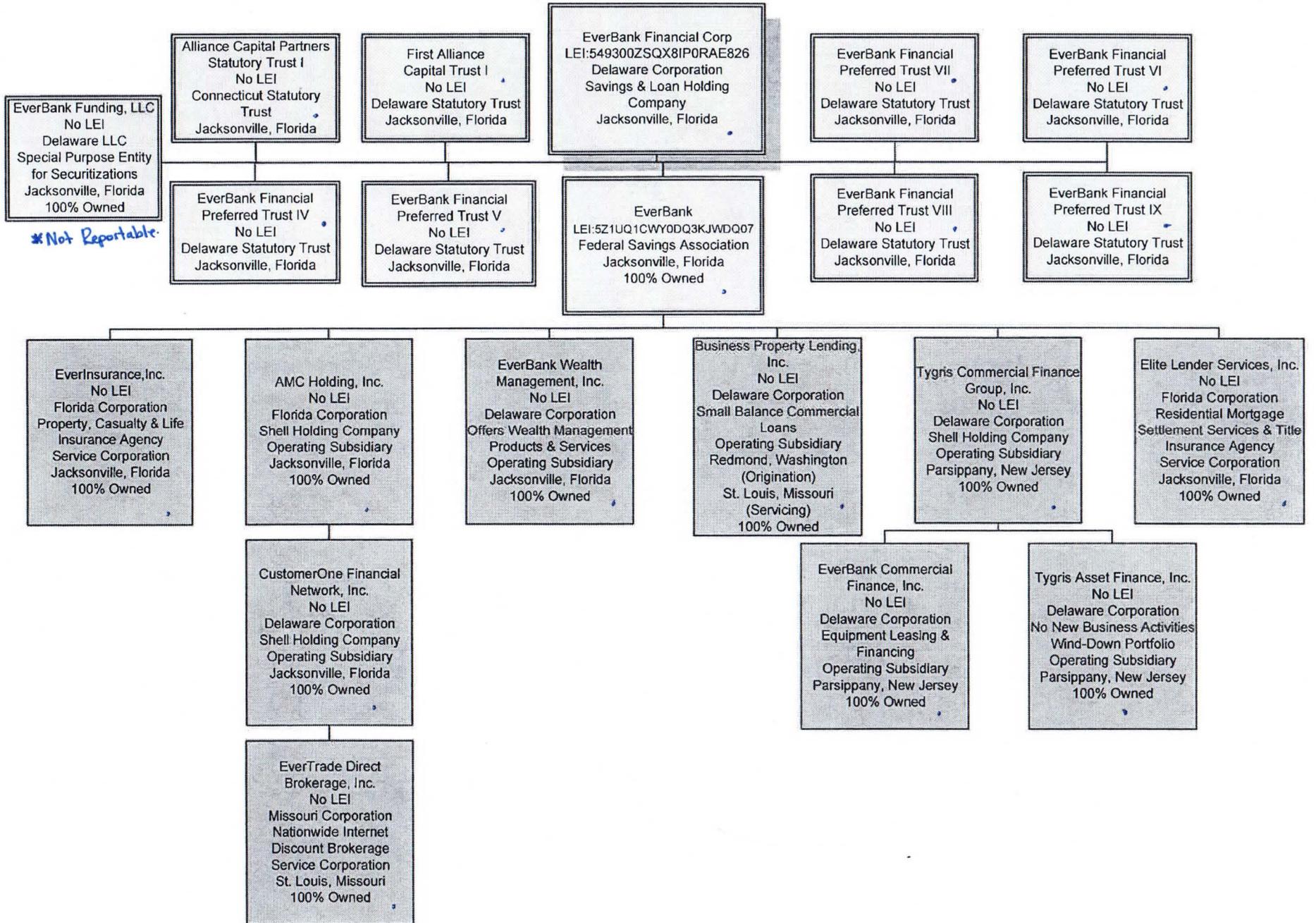
In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.

The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

Master Corporate Organizational Chart

As of 12/31/2015



Results: A list of branches for your depository institution: **EVERBANK (ID_RSSD: 2735146)** .
 This depository institution is held by **EVERBANK FINANCIAL CORP (3838857) of JACKSONVILLE, FL** .
 The data are as of **12/31/2015**. Data reflects information that was received and processed through **01/07/2014**.

Reconciliation and Verification Steps

1. In the **Data Action** column of each branch row, enter one or more of the actions specified below.
2. If required, enter the date in the **Effective Date** column.

Actions

- OK:** If the branch information is correct, enter 'OK' in the **Data Action** column.
- Change:** If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the **Data Action** column and the date when this information first became valid in the **Effective Date** column.
- Close:** If a branch listed was sold or closed, enter 'Close' in the **Data Action** column and the sale or closure date in the **Effective Date** column.
- Delete:** If a branch listed was never owned by this depository institution, enter 'Delete' in the **Data Action** column.
- Add:** If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the **Data Action** column and the opening or acquisition date in the **Effective Date** column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Submission Procedure

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.
 If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:
 To satisfy the **FR Y-10 reporting requirements** , you must also submit FR Y-10 Domestic Branch Schedules for each branch with a **Data Action** of **Change, Close, Delete, or Add**.
 The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	2735146	EVERBANK	501 RIVERSIDE AVE	JACKSONVILLE	FL	32202	DUVAL	UNITED STATES	61548	0	EVERBANK	2735146	
OK		Full Service	3641468	BOCA RATON BRANCH	595 SOUTH FEDERAL HIGHWAY	BOCA RATON	FL	33432	PALM BEACH	UNITED STATES	432441	7	EVERBANK	2735146	
OK		Full Service	3741229	CLEARWATER FINANCIAL CENTER BRANCH	2530 STATE ROAD 580, SUITE A	CLEARWATER	FL	33761	PINELLAS	UNITED STATES	468286	21	EVERBANK	2735146	
OK		Full Service	3807938	CORAL GABLES BRANCH	20 GIRALDA AVENUE	CORAL GABLES	FL	33134	MIAMI-DADE	UNITED STATES	480115	11	EVERBANK	2735146	
OK		Full Service	3641477	CORAL RIDGE BRANCH	2521 EAST COMMERCIAL	FORT LAUDERDALE	FL	33308	BROWARD	UNITED STATES	433283	8	EVERBANK	2735146	
OK		Full Service	2729314	DANIELS PARKWAY BRANCH	6321 DANIELS PARKWAY	FORT MYERS	FL	33912	LEE	UNITED STATES	61649	17	EVERBANK	2735146	
OK		Full Service	1217186	ASHLEIGH PLAZA BRANCH	10400 SAN JOSE BOULEVARD	JACKSONVILLE	FL	32257	DUVAL	UNITED STATES	249609	3	EVERBANK	2735146	
OK		Full Service	863830	NORMANDY BOULEVARD	7749 NORMANDY BOULEVARD	JACKSONVILLE	FL	32221	DUVAL	UNITED STATES	495963	4	EVERBANK	2735146	
OK		Full Service	205234	OCEANWAY BRANCH	104 NEW BERLIN ROAD	JACKSONVILLE	FL	32218	DUVAL	UNITED STATES	249606	2	EVERBANK	2735146	
OK		Full Service	4136635	NAPLES BRANCH	1185 IMMOKALEE ROAD	NAPLES	FL	34110	COLLIER	UNITED STATES	74895	12	EVERBANK	2735146	

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Exhibit 3
Items 3(1) and 3(2) – Securities Holders
As of December 31, 2015

Item 3(1) - Current Securities Holders with Ownership, Control or Holdings of 5% or More With Power to Vote as of December 31, 2015			
Name City, State, Country	Country of Citizenship or Incorporation	Number of Voting Securities	% of Voting Securities
Sageview Partners, L.P. Greenwich, Connecticut, USA	USA	10,312,230 shares of common stock	8.25%
TPG Entities			
TPG Partners VI, L.P. Fort Worth, Texas, USA	USA	6,963,236.42 shares of common stock	5.57%
TPG Tortoise AIV, L.P. Fort Worth, Texas, USA	USA	1,747,421.43 shares of common stock	1.40%
TPG FOF VI SPV, L.P. Fort Worth, Texas, USA	USA	26,445.18 shares of common stock	0.02%
Total			6.99%
BlackRock, Inc. New York, NY, USA	USA	7,257,644 shares of common stock	5.81%
Wellington Management Company, LLP Boston, MA, USA	USA	6,870,227 shares of common stock	5.50%
The Vanguard Group Malvern, PA, USA	USA	6,455,220 shares of common stock	5.16%
Clements/Hicks Family¹			
Robert M. Clements Jacksonville, Florida, USA (Mr. Clements is Chairman and CEO of EverBank Financial Corp)	USA	<ul style="list-style-type: none"> ▪ 1,827,495 shares of common stock; ▪ 1,899,712 options convertible into common stock; and ▪ 101,670 restricted stock units convertible into common stock. 	3.07% ²
Robert M. Clements (as custodian for his minor child) Jacksonville, Florida, USA	USA	14,993 shares of common stock	0.01%
Robert M. Clements Children's Trust Jacksonville, Florida, USA	USA	207,752 shares of common stock	0.17%
Ann H. Clements Jacksonville, Florida, USA (Wife of Mr. Clements)	USA	796,695 shares of common stock	0.64%

¹ In a letter dated November 6, 2015, the Board of Governors of the Federal Reserve System released the Robert M. Clements Children's Trust, the Ann C. Hicks Revocable Trust, the David M. Hicks Jr. Revocable Trust UAD 4-3-02, the Caroline T. Quazzo Minority Trust, the Benjamin C. Quazzo Minority Trust, and the Christopher Hicks Quazzo Minority Trust from registration as savings and loan holding companies.

² Percentages differ from other publicly available information to reflect equity awards held by Mr. Clements exercisable into voting securities in the Company as of December 31, 2015.

**Item 3(1) - Current Securities Holders with Ownership, Control or Holdings of 5% or
More With Power to Vote as of December 31, 2015**

Name City, State, Country	Country of Citizenship or Incorporation	Number of Voting Securities	% of Voting Securities
Ann H. Clements (as custodian for her minor child) Jacksonville, Florida, USA (Wife of Mr. Clements)	USA	40,296 shares of common stock	0.03%
Ann T. Clements Jacksonville, Florida, USA (Daughter of Mr. Clements)	USA	68,219 shares of common stock	0.05%
Ruth C. Clements Jacksonville, Florida, USA (Daughter of Mr. Clements)	USA	70,114 shares of common stock	0.06%
Robert M. Clements, Jr. Jacksonville, Florida, USA (Son of Mr. Clements)	USA	65,789 shares of common stock	0.05%
Ann C. Hicks Revocable Trust Jacksonville, Florida, USA	USA	1,105,130 shares of common stock	0.88%
David M. Hicks Jr. Revocable Trust UAD 4-3-02 Jacksonville, Florida, USA	USA	200,000 shares of common stock	0.16%
David M. Hicks, Jr. (as custodian for his children) Jacksonville, Florida, USA	USA	75,900 shares of common stock	0.06%
Margaret Hicks Jacksonville, Florida, USA	USA	20,000 shares of common stock	0.02%
Deborah Quazzo Chicago, Illinois, USA	USA	54,480 shares of common stock	0.04%
Deborah Quazzo (as custodian for Christopher Hicks Quazzo) Chicago, Illinois, USA	USA	66,660 shares of common stock	0.05%
Stephen R. Quazzo Chicago, Illinois, USA	USA	317,212 shares of common stock	0.25%
Caroline T. Quazzo Chicago, Illinois, USA	USA	66,660 shares of common stock	0.05%
Benjamin C. Quazzo Chicago, Illinois, USA	USA	59,497 shares of common stock	0.05%
Caroline T. Quazzo Minority Trust Chicago, Illinois, USA	USA	15,393 shares of common stock	0.01%
Benjamin C. Quazzo Minority Trust Chicago, Illinois, USA	USA	15,392 shares of common stock	0.01%

**Item 3(1) - Current Securities Holders with Ownership, Control or Holdings of 5% or
More With Power to Vote as of December 31, 2015**

Name City, State, Country	Country of Citizenship or Incorporation	Number of Voting Securities	% of Voting Securities
Christopher Hicks Quazzo Minority Trust Chicago, Illinois, USA	USA	2,801 shares of common stock	0.00%
Peter Hicks Bethesda, Maryland, USA	USA	169,638 shares of common stock	0.14%
Bonnie Rault Metairie, Louisiana, USA	USA	18,209 shares of common stock	0.01%
Joseph Rault Metairie, Louisiana, USA	USA	27,838 shares of common stock	0.02%
Miles P. Clements New Orleans, Louisiana, USA	USA	18,197 shares of common stock	0.01%
Miles K. Clements New Orleans, Louisiana, USA	USA	2,567 shares of common stock	0.00%
Emily Clements New Orleans, Louisiana, USA	USA	2,567 shares of common stock	0.00%
Jack Clements New Orleans, Louisiana, USA	USA	2,567 shares of common stock	0.00%
Aggregate Total of Clements/Hicks Family			5.87%

**Item 3(2) - Securities Holders with Ownership, Control or Holdings of 5% or
More With Power to Vote During Fiscal Year 2015 and That Own Less than 5% as of December 31, 2015**

Name City, State, Country	Country of Citizenship or Incorporation	Number of Voting Securities	% of Voting Securities
New Mountain Partners III, L.P.³ New York City, New York, USA	USA	6,989,683 shares of common stock	5.63%

³ As of December 31, 2015, New Mountain Partners III, L.P. owned less than 5% of the total outstanding shares of EverBank Financial Corp common stock.

Exhibit 4(a)
Item 4 - Insiders of EverBank Financial Corp
As of December 31, 2015

Name , City, State, Country	Principal Occupation if Other than with EverBank Financial Corp	Title & Position with EverBank Financial Corp	Title and Position with Subsidiaries	% of Voting Shares of EverBank Financial Corp ¹	% of Voting Shares in Subsidiaries (include name of subsidiaries)	Titles or Positions with Other Companies and Ownership Percentages
Robert M. Clements Jacksonville, Florida, USA	-	Chairman and Chief Executive Officer	See attached	4.07% ²	0.00%	See <i>Exhibit 4(b)</i>
Blake Wilson Jacksonville, Florida, USA	-	Director, President and Chief Operating Officer	See attached	2.00%	0.00%	See <i>Exhibit 4(b)</i>
Steve Fischer Jacksonville, Florida, USA	-	Senior Executive Vice President and Chief Financial Officer	See attached	0.21%	0.00%	See <i>Exhibit 4(b)</i>
John Surface Jacksonville, Florida, USA	-	Senior Executive Vice President—Corporate Development	See attached	0.83%	0.00%	See <i>Exhibit 4(b)</i>
Frank Ervin Jacksonville, Florida, USA	-	Executive Vice President, Chief Risk Officer	See attached	0.05%	0.00%	See <i>Exhibit 4(b)</i>
James Hubbard Jacksonville, Florida, USA	-	Executive Vice President, General Counsel & Secretary	See attached	0.02%	0.00%	See <i>Exhibit 4(b)</i>
Gerald Armstrong³ New York City, New York, USA	Director and Operating Committee Chair of Verity Wine Partners	Director	N/A	0.23%	0.00%	See <i>Exhibit 4(b)</i>
Joseph Hinkel Wilmette, Illinois, USA	Self-employed as financial consultant	Director	N/A	0.02%	0.00%	See <i>Exhibit 4(b)</i>
Merrick Kleeman Greenwich, Connecticut, USA	Founding partner of Wheelock Street Capital, L.L.C., a real estate private equity firm	Director	N/A	0.20%	0.00%	See <i>Exhibit 4(b)</i>
Mitch Leidner New York City, New York, USA	Partner with Aquiline Capital Partners LLC, a private equity firm that invests in financial services companies	Director	N/A	2.80%	0.00%	See <i>Exhibit 4(b)</i>

¹ Percentages based on shares of voting securities in EverBank Financial Corp and equity awards convertible into voting securities of EverBank Financial Corp as of December 31, 2015.

² The ownership percentage for Mr. Clements in this Item 4 differs from the ownership percentage disclosed for Mr. Clements in Item 3(1). This percentage includes the ownership interest of Mr. Clements and his immediate family members. In other words, adding the ownership percentages of Mr. Clements and all of his immediate family members identified in Item 3(1) would result in a collective ownership percentage of 4.07%.

³ Mr. Armstrong will not stand for re-election at the 2016 EverBank Financial Corp annual stockholders meeting scheduled for May 19, 2016.

Name , City, State, Country	Principal Occupation if Other than with EverBank Financial Corp	Title & Position with EverBank Financial Corp	Title and Position with Subsidiaries	% of Voting Shares of EverBank Financial Corp ¹	% of Voting Shares in Subsidiaries (include name of subsidiaries)	Titles or Positions with Other Companies and Ownership Percentages
W. Radford Lovett, II Jacksonville, Florida, USA	Managing Director of Lovett Miller & Co., a Florida-based venture capital and private equity firm	Director	N/A	1.16%	0.00%	See <i>Exhibit 4(b)</i>
Arrington Mixon Charlotte, North Carolina, USA	Senior Program Officer and Advisory Board Member for The Leon Levine Foundation and Operations Manager for L&L Management, Inc.	Director	N/A	0.01%	0.00%	See <i>Exhibit 4(b)</i>
Robert J. Mylod, Jr. Bloomfield Hills, Michigan, USA	Managing Partner of Annox Capital Management, a private investment firm	Director	N/A	0.44%	0.00%	See <i>Exhibit 4(b)</i>
Russell B. Newton, III Jacksonville, Florida, USA	Chairman and Chief Executive Officer of Timucuan Asset Management, Inc., a privately owned investment management firm	Director	N/A	3.21%	0.00%	See <i>Exhibit 4(b)</i>
William Sanford Greenwich, Connecticut, USA	Director and Vice President of Lipari Foods, Inc., a food distributor	Director	N/A	0.01%	0.00%	See <i>Exhibit 4(b)</i>
Rick Schifter New York City, New York, USA	Senior Advisor at TPG Capital, a private equity fund	Director	N/A	0.00%	0.00%	See <i>Exhibit 4(b)</i>
Scott Stuart Greenwich, Connecticut, USA	Co-Founder of Sageview Capital L.P., a private equity firm	Director	N/A	8.25%	0.00%	See <i>Exhibit 4(b)</i>

Exhibit 4(b)
Item 4 - Title or Position with Subsidiaries of EverBank Financial Corp
As of December 31, 2015

Name of Subsidiary	Robert Clements	Blake Wilson	Steve Fischer	John Surface	Frank Ervin	James Hubbard
EVERBANK	Chairman and Chief Executive Officer	Director, President and Chief Operating Officer	Senior Executive Vice President and Chief Financial Officer	Senior Executive Vice President	Executive Vice President and Chief Risk Officer	Executive Vice President, General Counsel & Secretary
EVERINSURANCE, INC.	-	Chairman and Chief Financial Officer	-	-		
AMC HOLDING, INC.	Director and President	Vice President and Treasurer	-	-	-	
CUSTOMERONE FINANCIAL NETWORK, INC.	Chairman	Director, Executive Vice President and Chief Financial Officer	-	-	-	
EVERTRADE DIRECT BROKERAGE, INC.	-	-	-	-	-	
EVERBANK WEALTH MANAGEMENT, INC.	-	-	-	-	-	
BUSINESS PROPERTY LENDING, INC.	Director and Chief Executive Officer	Director and President	Chief Financial Officer	Director		
TYGRIS COMMERCIAL FINANCE GROUP, INC.	Director	Director, President and Chief Executive Officer	-	-	-	
EVERBANK COMMERCIAL FINANCE, INC.	Chairman	Director	-	-	-	
TYGRIS ASSET FINANCE, INC.	Chairman	Director, President and Chief Executive Officer	-	-	-	
ELITE LENDER SERVICES, INC.	-	-	Chief Financial Officer	-	-	

Exhibit 4(b)
Item 4 – Related Interests of Insiders
As of December 31, 2015

Name , City, State, Country	Titles or Positions with Any Other Company in Which the Person is a Director, Trustee, Partner, or Executive Officer ¹	List Names of Other Companies (Including Partnerships) if 25% or more of voting securities are held (List names of companies and % of voting securities held)
Robert M. Clements Jacksonville, Florida, USA	Episcopal School of Jacksonville, Chairman of the Board of Trustees	None
Blake Wilson Jacksonville, Florida, USA	W. Blake Wilson 5-Year Grantor Retained Annuity Trust, Trustee	None
	W. Blake Wilson 2012 2-Year Grantor Retained Annuity Trust, Trustee	
	Wilson Family Irrevocable Trust, Trustee	
	The McKenzie Noelle Wilson Foundation, Inc., Chairman and CEO	
	The Bolles School, Trustee	
Steve Fischer Jacksonville, Florida, USA	The McKenzie Noelle Wilson Foundation, Director and Treasurer	None
John Surface Jacksonville, Florida, USA	Museum of Science and History, Executive Committee	Surface General Partner LLC (33.4%)
	Jacksonville Symphony Orchestra, Director	
	Surface Investment Partners LLC, Manager	
	Williams School Board of Advisors for Washington & Lee University	
Frank Ervin Jacksonville, Florida, USA	None	None
James Hubbard Jacksonville, Florida, USA	None	None
Gerald Armstrong New York City, New York, USA	Cenveo, Inc., Director	None
	Verity Wine Partners, Director	

¹ The information disclosed in this Exhibit 4(b) is based on information compiled from annual Directors & Officers Questionnaires. EverBank Financial Corp recognizes that Internet and Department of Corporation searches may show additional or different information that what is disclosed in this Exhibit 4(b). Such search results may not reflect current ownership levels, current titles and positions, and current other affiliations. For example, a Department of Corporations search may indicate that a director is affiliated with a legal entity not identified herein, but that legal entity has been dissolved. In other cases, the biographical information contained on Bloomberg and other Internet sites may not be current.

Exhibit 4(b)
Item 4 – Related Interests of Insiders
As of December 31, 2015

Name , City, State, Country	Titles or Positions with Any Other Company in Which the Person is a Director, Trustee, Partner, or Executive Officer ¹	List Names of Other Companies (Including Partnerships) if 25% or more of voting securities are held (List names of companies and % of voting securities held)
Joseph Hinkel Wilmette, Illinois, USA	None	None
Merrick Kleeman Greenwich, Connecticut, USA	The Waterside School, Trustees	Wheelock Street Capital, LLC (50%)
	Norwalk Open Door Shelter, Director	Wheelock Street Investment Management, LLC (50%)
	Dartmouth College, Presidential Leadership Council	Wheelock Street Investment Management II, LLC (50%)
		Wheelock Street Group, LLC (50%)
		WS 2187, LLC (32.65%)
WS Upsilon Partners, LLC (50%)		
Mitch Leidner New York City, New York, USA	FIFS Holdings Corp., Chairman of the Board of Directors	None
	Engs Commercial Finance Co., Chairman of the Board of Directors	
	SGCP HoldCo LLC, Director	
	HedgeServ Holdings L.P., Director	
	Tourmalet Advisors L.P., Management Committee	
W. Radford Lovett, II Jacksonville, Florida, USA	DocuFree Corporation, Director	Conifer Ridge, Inc. (43.75%)
	RxStrategies, Inc., Director	Creek Farms Corp. (25%)
	DFH Investors LLC, Director	DFH Investors LLC (40%)
	Dream Finders Holdings, LLC, Director	LDP Inc. (100%)
	The University of North Florida, Trustee	LLI Corp. (25%)
	Commodores Point Terminal Corp, Vice President	LM Investment Team III LLC (38.59%)
	Conifer Ridge, Inc., President and Director	Lovco, Inc. (25%)
	Creek Farms Corp., President and Director	Lovco LLC (25%)
	DFH Amelia, LLC, President and Chief Executive Officer	Lovett Miller & Co. (50%)
	DFH Leyden, LLC, President and Chief Executive Officer	Lovett Miller Venture Partners III, LLC (50%)
	DFH Leyden 2, LLC, President and Chief Executive Officer	LW Bakers Bay LLC (50%)

Exhibit 4(b)
Item 4 – Related Interests of Insiders
As of December 31, 2015

Name , City, State, Country	Titles or Positions with Any Other Company in Which the Person is a Director, Trustee, Partner, or Executive Officer ¹	List Names of Other Companies (Including Partnerships) if 25% or more of voting securities are held (List names of companies and % of voting securities held)
Joseph Hinkel Wilmette, Illinois, USA	None	None
Merrick Kleeman Greenwich, Connecticut, USA	The Waterside School, Trustees	Wheelock Street Capital, LLC (50%)
	Norwalk Open Door Shelter, Director	Wheelock Street Investment Management, LLC (50%)
	Dartmouth College, Presidential Leadership Council	Wheelock Street Investment Management II, LLC (50%)
		Wheelock Street Group, LLC (50%)
		WS 2187, LLC (32.65%)
WS Upsilon Partners, LLC (50%)		
Mitch Leidner New York City, New York, USA	FIFS Holdings Corp., Chairman of the Board of Directors	None
	Engs Commercial Finance Co., Chairman of the Board of Directors	
	SGCP HoldCo LLC, Director	
	HedgeServ Holdings L.P., Director	
	Tourmalet Advisors L.P., Management Committee	
W. Radford Lovett, II Jacksonville, Florida, USA	DocuFree Corporation, Director	Conifer Ridge, Inc. (43.75%)
	RxStrategies, Inc., Director	Creek Farms Corp. (25%)
	DFH Investors LLC, Director	DFH Investors LLC (40%)
	Dream Finders Holdings, LLC, Director	LDP Inc. (100%)
	The University of North Florida, Trustee	LLI Corp. (25%)
	Commodores Point Terminal Corp, Vice President	LM Investment Team III LLC (38.59%)
	Conifer Ridge, Inc., President and Director	Lovco, Inc. (25%)
	Creek Farms Corp., President and Director	Lovco LLC (25%)
	DFH Amelia, LLC, President and Chief Executive Officer	Lovett Miller & Co. (50%)
	DFH Leyden, LLC, President and Chief Executive Officer	Lovett Miller Venture Partners III, LLC (50%)
	DFH Leyden 2, LLC, President and Chief Executive Officer	LW Bakers Bay LLC (50%)

Exhibit 4(b)
Item 4 – Related Interests of Insiders
As of December 31, 2015

Name , City, State, Country	Titles or Positions with Any Other Company in Which the Person is a Director, Trustee, Partner, or Executive Officer ¹	List Names of Other Companies (Including Partnerships) if 25% or more of voting securities are held (List names of companies and % of voting securities held)
	Healthcare.com, Inc., Advisor	
	Racquet Up Detroit, Director	
Russell B. Newton, III Jacksonville, Florida, USA	The 1995 Newton Family Limited Liability Limited Partnership, Limited Partner	R2 Partners (50%)
	Newton O5, LLC, Managing Partner	Timucuan Asset Management, Inc. (100%)
	DV Properties, Inc., President	Timucuan Fund Management, L.P. (100%)
	R2 Partners, General Partner	Timucuan Capital Holdings, LLC (100%)
	Timucuan Asset Management, Inc., Chief Executive Officer	NV93 Partners (50%)
	The Timucuan Fund, Ltd., General Partner	RC94 Partners (50%)
	Timucuan Fund Management, L.P., Sole Partner	JR06 Partners (50%)
	Timucuan Opportunity Fund, L.P., Limited Partner	
	Timucuan Capital Holdings, LLC, Managing Partner	
	Newton- Harris Co., Vice President	
	Cypress Creek Group, LLC, Managing Partner	
	NV93 Partners, General Partner	
	C94 Partners, General Partner	
	JR06 Partners, General Partner	
	William H. N. Hartung Trust, Trustee	
	Henry Kipp Hartung Trust, Trustee	
	Alexander Charles Newton Trust, Trustee	
	Malcolm Harris St. John Trust, Trustee	
	Madeleine Marie Launoy St. John Trust, Trustee	
	Emma Elizabeth Newton Trust, Trustee	
William T. M. Newton, Jr. Trust, Trustee		
William Sanford	None	None

Exhibit 4(b)
Item 4 – Related Interests of Insiders
As of December 31, 2015

Name , City, State, Country	Titles or Positions with Any Other Company in Which the Person is a Director, Trustee, Partner, or Executive Officer ¹	List Names of Other Companies (Including Partnerships) if 25% or more of voting securities are held (List names of companies and % of voting securities held)	
New York City, New York, USA			
Rick Schifter New York City, New York, USA	American Beacon Advisors, Director	Wasque Partners, LLC (90%)	
	LPL Financial Holdings Inc., Director	LAF Advisors, L.L.C. (25.0022%)	
	Direct General Corporation, Director	Newbridge Diginet GenPar, LLC (25%)	
	American Airlines Group, Director		
	The University of Pennsylvania Law School, Board of Overseers		
	Youth, I.N.C., Director		
Scott Stuart Greenwich, Connecticut, USA	Sageview Capital GenPar, Ltd., Managing Director	Sageview Capital MGP, LLC (50%)	
	Sageview Capital MGP, LLC, Co-President	Sageview Capital GenPar, L.P. (50%)	
	Sageview Management, LLC, Co-President	Sageview Capital GenPar, Ltd. (50%)	
	Cadence Bancorp LLC, Director	Sageview Principal Investors, L.P. (50%)	
	Reflexis, Inc., Director	Sageview Capital Partners (A), L.P. (50%)	
	United Capital Financial Partners, Inc., Director	Sageview Capital Partners (B), L.P. (50%)	
	Memorial Sloan-Kettering Cancer Center, Director		Sageview Capital Partners (C), L.P. (50%)
			Sageview Partners (C) (Master), L.P. (50%)
			Sageview Capital Master, L.P. (50%)
			Sageview Partners L.P. (50%)
			Sageview Capital Luxembourg, S.a.r.l. (50%)
			Sageview Management, LLC (50%)
			Sageview Capital LP (50%)
			Sageview Partners (C) Investments, Inc. (50%)
			Sageview Partners (C) Investments, L.P. (50%)
	Sageview Energy Partners (C) Investments, Inc. (50%)		
	Sageview Energy Partners (C) Investments, L.P. (50%)		

Exhibit 4(b)
Item 4 – Related Interests of Insiders
As of December 31, 2015

Name , City, State, Country	Titles or Positions with Any Other Company in Which the Person is a Director, Trustee, Partner, or Executive Officer ¹	List Names of Other Companies (Including Partnerships) if 25% or more of voting securities are held (List names of companies and % of voting securities held)
		Sageview Capital Admin Inc. (50%) Sageview Capital Admin LP (50%) Sageview Wolff Investment Vehicle, LLC (50%) Reflexis Systems, Inc. (26%)