



Joyce Ray, Realtor
Chapman Hall Premier Realtors
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March 4, 2021

To
Greg Williams

AVP/Senior Mortgage Banker
2987 Clairmont Road, Ste 150
Atlanta, GA 30329

Dear Greg:

It is always a joy to me to have one of my clients tell me that they are delighted with the job done for them by the person I recommended. Chrystal could not have been happier on the day of closing last Friday. The icing on the cake for her was the beautiful bottle of champagne you brought to the closing.

Given Chrystal's diagnosis with Multiple Sclerosis, her circumstances were different. I am not certain that she would have told you about it, but, knowing you, and knowing how adept you are at asking questions and getting answers, you were able to find out about her disability and move quickly to get her some grant money that helped her with her closing costs. Thank you for making that happen for a single mom who really deserved it.

I am happy to have you on my team of hardworking professionals who go beyond what is required to get the job done and make our clients feel special.

I appreciate your knowledge of the mortgage industry that helps you solve issues in the quickest way possible. I am confident each time we do a sale together that my clients are well served and, when problems arise, I am so happy to have you at the helm to work for a good outcome.

Thank you for your consistency in the job you do.

Best Regards,

A handwritten signature in black ink that reads "Joyce Ray". The signature is written in a cursive, flowing style.

Joyce Ray