



December 11, 2024

Vinings Mortgage, A Division of Bank of England  
Mr. Jim Duelmer  
Jim Duelmer  
2839 Paces Ferry Road. SE  
Suite 810  
Atlanta, GA 30339

Subject: Endorsement Letter for Jim Duelmer

Jim,

I would like to thank Jim Duelmer and his team at Vining Mortgage for the exceptional service they provided my client, William. William is happy to endorse Jim as a mortgage broker due to Jim's extensive knowledge of the mortgage industry and the refinance process, which made the entire experience smooth and free from any surprises.

When William's wife filed for divorce, he was devastated, struggling to make decisions, and uncertain about whether he was making the right choices. William trusted Jim to help him navigate finding the right loan. Jim, Tracie, and the rest of the team were incredibly responsive, offering this support during the most challenging time in William's life.

With a smile, William also mentioned that his ex-wife has expressed dissatisfaction with her current mortgage broker. While William doesn't plan to go through a divorce again, William expressed he would use Jim Duelmer and Vining Mortgage in the future.

Respectfully yours,

A handwritten signature in black ink, appearing to read "Sandy Schoepke", is written over a large, stylized, looping flourish.

Sandy Schoepke, LPC, LMFT  
Courageous Heart Therapy  
5755 North Point Parkway, Suite 249  
Alpharetta, GA 30022