

**400 Galleria Parkway  
Suite 1500  
Atlanta, GA 30339**

July 2, 2025

Jim McKinney  
Atlantic Home Mortgage  
6250 Shiloh Road  
Alpharetta, GA 30005

Dear Jim,

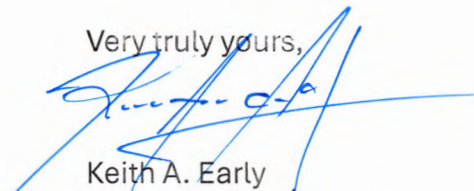
I want to take a moment to personally thank you for the outstanding service you've provided to our mutual clients. Your professionalism, responsiveness, and deep understanding of the mortgage process have consistently made a positive difference.

As a CPA, I place great importance on referring clients to professionals who not only have strong technical expertise, but who also treat clients with honesty and care. You've done exactly that. Every client I've referred has spoken highly of your ability to guide them through complex financing decisions with clarity and confidence.

I appreciate how you take the time to understand each client's full financial picture and tailor solutions that support both their immediate needs and long-term financial goals. That level of diligence and integrity reflects extremely well on you and gives me full confidence in continuing to refer clients your way.

Thank you again for your excellent work. I look forward to continuing our professional relationship.

Very truly yours,

  
Keith A. Early

Keith A. Early CPA, P.C.