



Vinings Mortgage (Bank of England)
Jim Duelmer
2839 Paces Ferry Rd. SE
Suite 810
Atlanta, GA 30339

Dear Jim,

Thanks to you, Tracie, and the rest of the Vinings Mortgage (Bank of England) team. When Leslie and I told people that we were buying our first home, several people warned us, "Don't be surprised if the mortgage process is confusing and stay on them or you may find out that you don't qualify at the last minute". Fortunately we didn't use their lender. From the moment the process began, till the contracts were signed with keys in hand, you and your team were there. Everyone answered all of our questions, told us exactly what we needed to provide to make the process smooth, and you checked in on us to make sure we were updated all along the way. You also gave us an incredible rate! Can't forget that one. Leslie and I look forward to working with you and the team again in the future. Thanks for making our first home a reality!

Sincerely,

A handwritten signature in black ink, appearing to read "Frank E. Patterson", with a long horizontal flourish extending to the right.

Frank E Patterson DC DACNB