

A Registered Investment Advisor

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Jim McKinney Vinings Mortgage 2839 Paces Ferry Road Suite 810 Atlanta, GA 30339 July 8, 2020

Dear Jim,

I wanted to say "Thank You" for helping my wife and I through the mortgage process when we bought our new home this Spring. Even though I work in the finance industry, mortgages are not something I do regularly, and you did a great job walking us both through it. You were very solicitous and stood by us every step of the way.

I especially thank you for taking care of Naomi through the process as she was the primary mortgage holder on this house. You did not use industry speak with her and clearly explained everything. That was a big reason why she felt so comfortable with you and the whole loan.

Sincerely

Erik Thompson

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