

JAY BRYAN BELL, P.C.

Attorney at Law

Jay B. Bell, J.D., M.B.A.
234 Luckie Street
Lawrenceville, Georgia 30046

678-646-5660
770-818-5445 (Fax)
thebellfirm@gmail.com

May 18, 2017

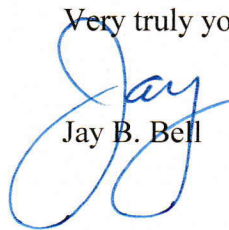
Patty Williamson
Silverton Mortgage
1720 Lakes Parkway
Lawrenceville, GA 30043

Dear Patty:

I wanted to take the time to thank you for helping Jorge and Keren plan for the purchase of their first home. When I spoke with them initially, they were disappointed when their then mortgage person said it was not possible for them to purchase a home due to their outstanding student loans from law school. That mortgage person moved on, I guess because she saw no immediate benefit for continuing to work with them.

Following your presentation on how you have helped people who have student loan debt get a home loan, I suggested they give you a call. They have thanked me more than once for that referral. I was first impressed how you took the time to devise a strategy for them, so that they would be ready to apply next year. Your experience in dealing with this issue was just what they needed. Then, Keren told me the other day that you informed her that lenders have modified how student loans are figured into the equation, and they will soon be purchasing a home. That is such great news. Thank you again for taking such good care of them, and making me look good for the referral!

Very truly yours,



Jay B. Bell