

NGB

Northeast Georgia Bank

Patty Williamson
Silverton Mortgage
1720 Lakes Parkway
Lawrenceville, GA 30043

4/19/2018

RE: Letter of Endorsement

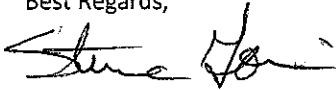
COMMUNICATION....This is a concept that is easy to talk about but seemingly so difficult to execute. Patty Williamson is a successful Mortgage Loan Originator because she actually does practice what she preaches and communicates.

I recently did a refinance with Patty and Silverton Mortgage. I've been in the financial services business myself since 1991 and over that time period I have met and made many friends in mortgage banking. But without hesitation, when the time came for me to choose a mortgage originator and mortgage company, Patty and Silverton Mortgage were my first and only choice.

I was not disappointed. My credit and underwriting process went as smooth as it could be. The main reason for that is Patty kept me updated by phone and by email on what was needed and where we were in the process every step of the way. She structured a loan that was perfect for what we needed and did it a little differently than what I had initially requested because she knew that it would make the process less complicated. The end result is that from application to closing to funding my loan....all of it was done in less than 30 days. She gave me a rate and term that I am very pleased with.

In today's real estate world, mortgage lending has gotten extremely regulated and complicated. A good mortgage originator earns their value in the time between the application to the loan closing and funding. Patty is a good Mortgage Loan Originator. If you are looking for a long, drawn out, frustrating experience when buying or refinancing a home, then go to one of Patty's competitors. But if you are looking for the smoothest and fastest process with someone who will customize a loan based on your needs, then I cannot more strongly recommend Patty Williamson!

Best Regards,



Steve Goins
Vice President-Commercial Loan Officer
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