

CREATIVE MINISTRIES
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July 20, 2026
RE: Brant Frost
Character Reference

To the Honorable Judge May

Thank you for this opportunity to share with you my experience with Mr. Brant Frost of Liberty Savings and Loan.

We have been friends since we met in the Full Gospel Businessmen's Fellowship in about 1980. Since that time and until recently, with his current problems, he has been totally consistent as a man of impeccable character and a man of his word. He has helped us financially on several occasions but our friendship went far beyond any of that. During that time I was subsequently Pastor of a church and Director of Creative Ministries. We are still friends today and I am not just going to be his friend in the good times but his friend regardless.

Sincerely yours,

Winston

Winston Menzies
Director

September 23, 2026

Honorable Leigh Martin May
Chief United States District Judge
2167 Richard B. Russell Federal Building and U.S.
Courthouse
75 Ted Turner Drive SW
Atlanta, GA 30303-3309

Dear Judge May,

My name is Ella Miller and I have worked as a server at the White House Diner in Atlanta for 38yrs. In that time I have served thousands of people from all walks of life. Many of them are regulars and in some cases like Mr Frost they become more than just a customer.

Mr Frost has been coming to the White House for nearly 30yrs and I have served him almost every time. In those years, he has always been a wonderful gentleman and loved by the whole staff. Sitting in his regular booth by the front of the diner, he would bring clients, colleagues, and many times his friend Chester. Chester has been blind since birth, and loved coming in with Mr Frost after Bible Study. Mr Frost would always treat him to his meal and showed him great kindness like a true friend.

Weekly interactions over 30yrs gives you the chance to observe the character of a man. I can say from knowing Mr Frost that he is kind, respectful, thoughtful and a true gentleman. He always showed the same respect and kindness to everyone he interacted with, whether it was a millionaire client or a member of the kitchen staff. He always had a smile on his face and a kind word. I remember one time when he heard me humming a song, and said we should sing it together. So we did, right in the middle of the diner.

Seeing Mr Frost walk in the door is always a happy moment, because he isn't just a customer, he is also my friend. I hope you will consider my personal experience with Mr Frost over the past three decades when you consider the important matter before you.

Sincerely,

Ella Miller

A handwritten signature in cursive script that reads "Ella Miller".

Peter H. Mullins- [REDACTED]

August 13, 2026

Honorable Leigh Martin May

Chief United States District Judge

2167 Richard B. Russell Federal Building and U.S. Courthouse

75 Ted Turner Drive, SW

Atlanta, GA 30303-3309

Dear Judge May.

Thank you for the opportunity to attest to the character of Brant Frost IV. I have known Brant for over twenty-eight years. In the early years of our acquaintance, he lent invaluable encouragement and material support as we planted our church in Newnan, Ga. Brant not only championed our church but also took on a leading role in bringing many churches in our community together for unifying and affective outreach. Notably, he was a key leader in the successful effort to place the “Jesus Film” in every mailbox in Coweta County. Additionally, he helped coordinate several pastor conferences that directly resulted in the effectiveness of the church’s mission. This assistance and counsel persisted throughout three decades as the list of churches he has affected continued to expand.

As a pastor and church planter for the last thirty-five years, I have rarely encountered an individual who has had such a positive impact on a community. It would be difficult to find someone in Coweta County who has spent so much personal and professional virtue on behalf of others.

Thank you for your consideration.

Peter H. Mullins

Pastor Emeritus

Coweta Community Church

Honorable Leigh Martin May
Chief United States District Judge
2167 Richard B. Russell Federal Building and U.S. Courthouse
75 Ted Turner Drive SW
Atlanta, GA 30303-3309

July 18th, 2026

Dear Judge May,

I have known Brant Frost IV for more than twenty years. During that time, we have been business associates and have worked together on numerous financial transactions. Throughout our relationship, I have consistently observed Brant place the interests of his clients above his own. He has often expressed his belief that conducting business with honesty and putting clients first is the foundation for building a lasting and honorable reputation. In every transaction in which I was involved with Brant, he was forthright, ethical, professional, and committed to doing what he believed was right.

One experience, in particular, stands out.

In the aftermath of the 2008 financial downturn, I had a client whose long-established and successful construction business was in severe financial distress. The company's lenders were aggressively forcing the sale of equipment and the closure of operating facilities, placing the entire business and many employees at risk.

Believing Brant's expertise in arranging bridge financing could provide a solution, I introduced him to my client. Brant immediately immersed himself in the situation and successfully arranged a series of financing transactions that allowed the company to satisfy its existing lenders, keep multiple locations operating, preserve jobs, and ultimately stabilize the business. Over time, the company recovered and returned to profitability. To this day, that client has thanked me repeatedly for introducing him to Brant and credits Brant's efforts with saving his business.

Beyond his professional abilities, Brant is a man of deep faith and strong character. I know this not because he has spoken about it, but because I have witnessed it in the way he conducts himself. I have seen it reflected in his integrity, his devotion to his family, his generosity toward others, and his sincere desire to help people. Those qualities have consistently defined the man I have known for more than two decades.

Brant also carries a deep respect for his family's legacy. As the fourth Brant Frost in his family, with a fifth generation bearing the same name, preserving that legacy has always mattered greatly to him. The damage to his family's good name has, in my opinion, been among the most painful consequences he has endured.

I do not presume to know all of the facts surrounding this case, nor do I seek to minimize the seriousness of the offense. I respect the judicial process and recognize that accountability is appropriate. What I can say, with confidence, is that the Brant I have known for over twenty years is not a dishonest or selfish man. His character has consistently been marked by generosity, compassion, and a genuine desire to help others.

I also know that Brant has accepted responsibility for his actions. He has expressed a sincere commitment to making restitution to those who suffered losses and to rebuilding the trust that has been damaged. Knowing him as I do, I believe that commitment is genuine.

For that reason, I respectfully ask the Court to consider imposing a sentence that holds Brant accountable while also allowing him the opportunity to continue working and earning the income necessary to make restitution. Such a sentence would not only serve the interests of justice but would also provide the greatest opportunity for those who were harmed to be repaid.

Regardless of the sentence imposed, I will continue to support Brant as he works to restore his life, honor his obligations, and regain the good name he has spent decades building.

Thank you for your time and your thoughtful consideration of this letter.

Respectfully,

V. T. Murray, Jr.

Character Letter for Brant Frost from Gilbert Nichols, [REDACTED]

September 5, 2026

Honorable Leigh Martin May
Chief United States District Judge
2167 Richard B. Russell Federal Building and U.S. Courthouse
75 Ted Turner Drive, SW
Atlanta, GA 30303-3309

Dear Judge May,

When I was asked for an opportunity to provide a character reference for my friend, Brant Frost, I was glad to do so. I've been fortunate to know Brant since early 2009 through a Christian men's fellowship that met every Wednesday morning in the Sandy Springs community.

Whenever I was around Brant or listened to him talk, I have always been impressed with his caliber of training and excellence of character. His deep spiritual convictions and his positive, mature perspectives in a variety of subjects, both spiritual and non-spiritual, kept me wanting to stay in touch.

Even after relocating to Jacksonville in 2020 to be close to family, I would reach out to Brother Brant for encouragement, counsel or fellowship. I always appreciated any interaction I had with Brant and hold him in the highest regard.

After approximately one year of arriving in Jacksonville, my car stopped running and there was not any hope of getting it running again. In speaking about it to Brant, he suggested I start a GoFundMe account since I didn't have the funds to replace my car and no one in my family was prepared to help me.

Brant not only helped me with how to keep track of every donor and how I was to word any responses or updates, he also was instrumental in making recommendations how to search for a replacement car, what to look for, arrange to have a mechanic in a particular service to check out any car I showed interest in, anywhere in the continental United States and how to arrange for shipment to Jacksonville when I purchased it.

No one else of all the people I knew from that Wednesday fellowship or any other association ever took the time to explain these things to me and show true compassion and empathy as Brant Frost did, many times.

Two years ago, about this time, I called and spoke to Brant about my economic situation being nearly impossible to live on social security alone while my newly-wed wife worked her job four days a week and I stayed home. He suggested and even

Character Letter for Brant Frost from Gilbert Nichols, [REDACTED]

incentivized me to find a job I could work from home and stay working, even if it was part time. The incentive was \$500 if I applied to 5 opportunities and stayed employed for a month.

Thanks to Brant's encouragement, I was able to find a job selling advertising; something I was doing prior to the 2020 COVID era when all my sales contacts stopped advertising. I'm still working and feeling better about myself and looking with anticipation forward to further achievements, thanks to his recommendations.

Just last year, when my wife was contemplating purchasing a newer used car to replace her 2016 Nissan Versa Note she'd had for almost 8 years, she was looking at financing the car for almost \$30,000.

I appealed to Brant for advice in hopes that his wisdom and experience could talk sense into her reasoning and offer an alternative solution. He suggested she put the money away and hold off for at least a year since she had no other car payments so she could put down a sizable down payment or be able to purchase a newer car outright.

His advice added to my appeal for her to reconsider but to no avail. She went through with it and has now, a year later, wished she had followed Brant's, and my, advice.

I am always so grateful for the opportunity to know him and believe with all my heart that there's not a finer man anywhere in the world as Brant Frost.

Sincerely,

Gilbert G Nichols

Gilbert Nichols

David Nutter

[REDACTED]

[REDACTED]

August 27, 2026

The Honorable Leigh Martin May
Chief United States District Judge
2167 Richard B. Russell Federal Building and U.S. Courthouse
75 Ted Turner Drive, SW
Atlanta, GA 30303-3309

Re: Brant Frost

Dear Judge May:

I am writing this letter regarding my friend, Brant Frost. I have been in a men's group with Brant since 2009. During that time, I have come to know Brant as a kind, encouraging, supportive friend to many, including me.

In April 2023, my wife, Susan, was [REDACTED]
[REDACTED]. She passed away in March 2024. During those very dark and difficult days, Brant was one of a handful of people who stood with me, encouraged me, called me to make sure I was ok, and helped me work through the emotional challenges one experiences in losing a spouse. I will ever be grateful to Brant for his friendship and faithfulness to me during that time when it mattered most.

Thank you for your consideration of my letter.

Respectfully,

David C. Nutter

R. MARC NUTTLE
Attorney at Law

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Norman, Oklahoma 73072

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September 16, 2026

Honorable Leigh Martin May
Chief United States District Judge
2167 Richard B. Russell Federal Building and U.S. Courthouse
75 Ted Turner Drive, SW
Atlanta, GA 30303-3309

Re: Brant Frost

Dear Judge May,

Brant Frost has exemplified quintessential moral and ethical standards throughout his professional career. In his personal relationships, he has also prioritized thoughtful and helpful interaction. He is one of the most trusted and faithful friends that a person could be blessed to have.

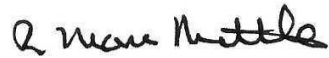
I have known Brant Frost for thirty-eight years. We first met in the Pat Robertson for President campaign in 1988. I was the Campaign Manager and Brant was the Georgia State and Regional Director for the campaign. He provided extraordinary services in fundraising, strategy, organization, and communications for what was primarily a grassroots national effort.

Brant was critical to the campaign's structure in the confidence he built among hundreds of volunteers. His leadership skills were indispensable in developing and maintaining the grassroots network. Brant manifested to the organization honesty, stewardship, sacrifice, and straight forward advice and counsel for the resources, assets, and activities of the people depending upon his representations.

Following the intensity of a national Presidential campaign, I found Brant to be just as disciplined, pragmatic, and common-sense driven in his professional financial career in the mortgage business. Over the years, I have consulted with Brant on national government fiscal and debt policy in my career of advising the U.S. Senate and the U.S. House of Representatives. I have relied upon Brant for sound advice in addressing macro currency and monetary issues facing our country. Brant has always taken the time necessary out of his busy schedule to generously provide sophisticated financial input on the issue as requested.

In summary, Brant Frost has demonstrated to be the most honest, integrable, and sincere colleague upon whom many have depended for selfless financial and investment advice. I include myself as one of that grateful group.

Sincerely yours,

A handwritten signature in black ink, appearing to read "R. Marc Nuttle". The signature is written in a cursive, slightly stylized font.

R. Marc Nuttle

Randy C. Ognio
[REDACTED]

Honorable Leigh Martin May
Chief United States District Judge
2167 Richard B. Russell Federal Building and U.S. Courthouse
75 Ted Turner Drive, SW
Atlanta, GA 30303-3309

September 8, 2026

Dear Judge May,

I first met Mr. Frost in 2011 at a Georgia Republican Assembly (GRA) dinner. Mr. Frost was very polite and seemed well respected by all the GRA members. He was there with his family. The family looked very happy.

The next time meeting Mr. Frost was at a Georgia Republican District 3 convention in 2012. Mr. Frost came up to ask how my family and I were doing. During the convention, he expressed his concerns about issues and always accepting the results of the members' decisions. We met again at the Georgia State Convention in 2012. He came up to me and ask how my family and I were doing. During the convention, he expressed his concerns about issues and always accepting the results of the members' decisions. The same happened in the 2016 & 2020 convention cycles.

In 2016, the Frost Family asked if we would like to help with the Ted Cruz campaign coming to Newnan. My wife and I said yes. We all met at Sprayberry's in Newnan and discussed the event, including how the bus would be parked and where spectators would park. The Frost family seemed to be the key point of contact and liaison between the Cruz campaign and the workers.

Early in 2025, my wife and I received an invitation to Mr. Frost's son's wedding. At the wedding, Mr. Frost was a proud father, mingling with all the guests.

Mr. Frost has always been very polite and welcoming to my family and me.

Randy Ognio