



Email Address

ThePlatinumBusiness
Group@Gmail.com

Fax Number

Upon Request
(Vendors Only Please)

President & CEO

Marijean Stallings

Board of Advisors

Jeffrey E. Chambers
Dr. Joe L. Ford
*Col. Nimrod McNair
*Joseph Oreskovich
Sue Palmer
Jaunta J. Rudison
*The Hon. Nancy
Schaefer
Donald A. Sepulveda
Dr. Jerry L. Spencer
Marijean Stallings
D. Barry Thiessen
Dr. Robert J. Watkins

Executive Managers

Dr. Gary J. Pernice
D. Barry Thiessen

Church Funding

Willis L. Kirk
*Independent Senior
Church Consultant*

Mortgage Solutions

Specializing in church,
Christian school, and
nonprofit organization
financing.

Free Analysis

We will provide your
organization with a no
cost and no obligation
analysis as to what
your ministry can
reasonably afford and
what you will qualify to
borrow.

Luke 14:28-30

Galatians 6:9-10

14 August 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: United States v. Edwin Brant Frost IV, Case No.
3:26-cr-00008-LMM**

Dear Judge May:

Brant Frost IV and I have been friends for several decades having first been introduced through Colonel Nimrod Mac McNair and Heinz Wegoner. I write with full awareness that Brant has pleaded guilty to a serious federal offense and that the Court must consider the harm suffered by others, the law, and all relevant circumstances. I do not write to debate the evidence, excuse the conduct, or diminish any victim's loss. I write only to give the Court my truthful account of the man I have personally known over many years.

Throughout our friendship, I have regularly sought Brant's counsel concerning projects and inquiries with banking or financial components. Those matters did not necessarily benefit him and often required real time and patience. Nevertheless, Brant consistently made himself available. He listened carefully, explained complicated matters in understandable terms, and offered thoughtful guidance without ever making me feel that my questions were an inconvenience. He was gracious to a fault, gentle in his manner, respectful in disagreement, and generous with his time and counsel. In my dealings with him, he never sought attention or credit for helping me; he simply helped because he believed it was the right thing to do.

I have also known Brant as a man who took his faith, his family, and his obligations to others seriously. The conduct now before the Court is therefore profoundly difficult for me to reconcile

with the person I knew. I understand that a person's good qualities do not erase wrongdoing or repair the losses suffered by others. At the same time, I respectfully ask the Court to consider the whole of Brant's life: the years during which he encouraged, counseled, and assisted people; the relationships he formed; the kindness he extended; and his capacity for remorse, restitution, and constructive service. I believe he remains capable of doing meaningful good and of devoting the remainder of his life to making amends.

Your Honor, I respectfully ask that, in imposing a just sentence, the Court extend such mercy as it deems consistent with the law and the seriousness of the offense. Thank you for considering my personal knowledge of Brant's character and the positive impact he has had on my life.

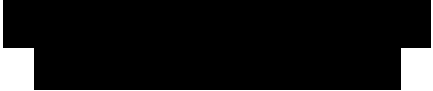
Respectfully submitted,



Gary Pernice
Executive Director

GJP:jlr

Joel Presley



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

August 29, 2026

Dear Judge May,

I have known Brant Frost since 2007 when we met at a family retreat where he was instrumental in helping lead and inspire fathers to love and affirm their wives and children. I noticed how deeply devoted Brant was to his family and also to helping others around him. In the years since then, although we are in different towns, we've connected from time to time, collaborated to support ministries, and considered business opportunities. I've seen how Brant conducts himself in various situations. He's open, generous, charitable, and kind. He looks for ways to honor God and help others - even when he doesn't have to.

It's truly regrettable and devastating that First Liberty creditors and investors have been harmed by all that has happened. Although he never intended for investors to be hurt, Brant humbly and fully admits his shortcomings and oversights. And, I believe he will now use every means and every opportunity to work towards restitution, restoration and healing. As you consider appropriate sentencing, if you decide it's best to show some leniency, this could facilitate that work of restoration. Unfortunately, the trial, the sentence, and the entire ordeal can't change what has happened; but hopefully it can serve both justice and mercy.

Respectfully and Sincerely,

Joel Presley

Gwendolyn H. Ridley
[REDACTED]

October 3, 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 Gwendolyn Ridley. I write to share my witnessed personal observations and first hand perspective of Brant Frost.

I first met Brant at Snow's Memorial Chapel during his father's visitation, November 2012.. I was a close friend of Brant's mother, Mrs. Jan Frost for more than 40 years. From 2018 through 2023, I had opportunities to interact with and observe Brant while visiting his mother during her hospitalization, recovery, rehabilitation, and subsequent residency at Carlyle Place. Brant and I also communicated by telephone about his mother's health and well-being.

Throughout those years, I consistently observed Brant showing love, patience, tenderness, kindness, and genuine concern for his mother. What impressed me was not just that he helped her, but how he cared for her. He was attentive to her needs, patient with her circumstances, and generous with his time.

After his father's death, Brant's presence became especially important to his mother. Brant made an extraordinary effort to be with her frequently, including daily visits during that critical period of 2012 to 2013. She often told me about the comfort, strength, and affection she found in his presence. She especially treasured his "tender bear hugs" and the way he held her close. His affection lifted her spirits and helped her through this transition.

I also witnessed Brant's kindness toward people outside his family during Jan's 2018 hospitalization at Coliseum Hospital when we attended an employee music performance for the patients., One of the performers shared her grief of her own mother's death just earlier that day. I observed Brant offer her comfort and express appreciation that, despite her own grief, she was willing to perform and bring encouragement to the patients. That interaction stayed with me because of his sincere compassion and time with the employee.

Brant's care was also evident in the everyday details that grew more important as his mother's independence declined. When she could no longer drive herself to the hair salon and her former stylist was unavailable, Brant found a new salon that suited her preferences. Rather than simply dropping her off, he stayed with her during her entire appointments. His mother expressed directly to me how deeply touched she was that he understood her tastes and wanted to make sure she felt comfortable with her new stylist and surroundings.

Their regular shopping trips were also special to her. These outings were more than opportunities to buy what she needed; they became meaningful time spent together as mother and son. She often spoke to me about a red purse purchased during one of their outings from the Shoppes at River Crossing.

She loved and carried the purse exclusively in her later years because of his care in selecting it. Although the purse was a little heavier than past purses, she kept carrying it because of the memories and connection she associated with it and being with Brant. These seemingly small experiences meant a great deal to her.

During one of my visits with Mrs. Frost at Carlyle Place in 2019, she was unusually weak and declined a planned Sunday outing with me. When I asked if she wanted me to contact Brant, she responded no. I remained concerned, so after leaving, I phoned Brant from the parking lot and asked him not to tell her I had contacted him. He respected my confidence while still taking my concern seriously. He contacted the nursing staff and drove down from the Atlanta area to see his mother personally to make sure she was all right, and kept me informed of her status. His response demonstrated to me his attentiveness, discretion, and genuine concern for her well-being.

His commitment to his mom was evident with his regular visits to Carlyle. With the exception of the initial visitation period at the onset of the 2020 Covid pandemic, Brant regularly visited Mrs. Frost at least once per week. These visits were life sustaining for Mrs. Frost as she shared often with me via phone and during my visits.

Brant also prioritized keeping his mother connected and engaged with his family by visits and dining at the Olive Garden in Macon. As well, she and Brant dined at the Greek Village and the Gray Goose Sometimes I coordinated my visits with him to avoid overlapping visits. At other times we were visiting at the same time and *I witnessed* how much she looked forward to her time with him. During and after their outings and visits, she was noticeably energized and spoke about them with happiness. She cherished her time with him.

One of the most meaningful things his mother shared with me was her gratitude that the lessons she tried to teach her son on how to love and care for others were evident. I saw firsthand the effect Brant's love and attention had on his mother during some of the most vulnerable years of her life. She was comforted and strengthened by knowing her son was present and cared deeply about her.

In my interactions and observations of Brant, I witnessed patience, tenderness, generosity, kindness, selflessness, and a genuine capacity to prioritize the needs of others. These qualities were evident in his actions over an extended period. The person I came to know had a positive and beneficial impact on his mother, others, and myself. Thank you for your time and consideration.

Respectfully Submitted,

Gwendolyn H. Ridley

Timothy Roberts Sr.

August 12, 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 Timothy Roberts. I live in Hartwell, Georgia, and I write to share what I have personally observed of Brant Frost's character over the years I have known him. I came to know Brant through his son at a political meeting and I later sat down with Brant himself. We talked over a meal at a restaurant and began to get to know one another. That conversation was not brief or dismissive. He listened. He asked questions. He treated the time as if it mattered.

Before I ever sat across a table from him, I had already seen how other people regarded him. I was impressed by Brant at that political meeting during a heated debate. After a long stretch of argument among those present, Brant stood and spoke. When he shared his view, the issue resolved. What stayed with me was not only what he said, but the respect in the room. The people there already knew him as someone worth hearing.

The next time I saw him was nearly a year later. He introduced me to others and, without prompting, recalled details from our earlier conversation. That small act told me a great deal. He pays attention. He remembers people. He made me feel comfortable among people I did not know. In the time since, I have watched the same pattern: Brant shows genuine interest in others and does not steer the conversation back to himself.

People seek his advice, and he seems to have time for them. I have heard him counsel young people with real interest and sincerity. He has always been generous. He is thoughtful about other people's time, including the people who serve him and his family in restaurants and similar settings. He does not treat those interactions as beneath notice.

He is deeply involved with his family and his friends. He is a loyal friend. He is a loving father who wants to be with his children and his wife. He cares about Georgia and about the country. When conflict or opposition arises, he handles it as a Christian man, measured, not theatrical. He has a good sense of humor. He is kind and thoughtful. He notices other people's work and participation and is quick to show appreciation for it.

He also notices need. When I was laid up with a herniated disc and in the hospital with an injury, Brant and his family sent a meal and a card to encourage me. That is a small thing on paper and a large thing when you are hurting. He has included my family in his family's life as well; weddings and other events, so that we have not felt like acquaintances on the edge of his circle. I am thankful to have a friend like Brant. He makes people feel part of his family.

I cannot speak to the legal questions before the Court. I can speak to the man I have known: a husband and father who makes time for people, remembers them, includes them, and treats them

with respect. I respectfully ask that the Court consider these observations as it weighs the whole person.

Respectfully submitted,

Timothy Roberts Sr.
Hartwell, Georgia

Paul Schneider Jr.
[REDACTED]
[REDACTED]

September 1, 2016

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

Brant Frost IV has been a personal friend of mine for the last 25 years.

Starting in 2001, we served together on The Jesus Partnership. Brant was the leader of the committee, and I served as his right-hand man. We organized numerous community events over the next number of years. Brant gave great leadership to this group, selflessly giving his time, as we together sought to make a difference in the lives of others.

Years later Brant was approached by the Newnan Food Bank, requesting help. Brant called me in, and together we provided finances to help them stay in business, while they helped the less fortunate of our community. Brant has a wonderful heart of compassion for those less fortunate.

In 2009 I had a supplement that greatly helps those living with HIV. The opportunity opened up for me to send this to non-profits in 14 different countries, but I didn't have the funds to do so. Numerous times I went to Brant's office, requesting his help. Every time I left with the funds I needed to send this supplement to our partners overseas who worked with those with HIV. Brant saw the need and was quite eager to help.

What I have observed in Brant over these 25 years is a man with a large, loving heart. He deeply cares for others.

In 2015 I had the opportunity to make a trip to Kenya, where we had conducted a double-blind placebo controlled study in 2010 and another in 2013, looking at the benefits of our supplement for those living with HIV. The former CDC head of AIDS/HIV was in Kenya, and he invited me and 2 others to come and share with him the findings of our two studies. The total cost of this trip with \$70,000. Brant personally raised the funds for this trip from among his friends, and we were able to go. Since that time, we have had the opportunity to

distribute our supplement to over 19,000 in Kenya living with HIV. Brant's early involvement in helping our non-profit, Aid the Children, made a huge difference!

Brant is a good man. When I heard from others and from newspapers that he was being charged with conducting a Ponzi scheme, I knew there was no way that Brant would do that. He has such a heart for helping others. I knew there was no way that he would defraud people who had invested with his company. I knew there had to be another explanation.

I personally believed that Brant must have had some of his loan clients renege on their loans, making it impossible for Brant to pay his investors. There could be no other explanation. It hurt me deeply to see the accusations that were being leveled at Brant. He is such a good man with a good heart.

I longed for the opportunity to speak with Brant to allow him to tell me what actually happened. However, with all he was facing, I felt I shouldn't contact him.

Imagine how happy I was this past Friday to have Brant call me. It was so good to hear his voice. Just the day before I had a dream about Brant, that he came to visit me. In the dream, he explained what had happened to get him into this mess. I believe the timing of that dream wasn't an accident, since Brant called me the next day, and confirmed what I had seen in the dream.

I love Brant. He is a dear friend with a heart of gold I am so sorry to see him having to face what he is facing now. I ask you to please consider the person behind the charges, a man who would sooner die than to hurt other people, especially his friends who have trusted him enough to invest in his firm. Brant didn't do anything intentionally to harm anyone. If he did anything wrong, it was to trust his instincts and his ability to judge others and their characters, giving them loans when he shouldn't have.

Sincerely,

Paul Schneider Jr.

October 1, 2026

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

Dear Judge May:

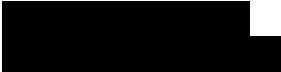
I met Brant Frost IV and his family soon after I moved to Coweta County, GA in the year 2000. I consider him to be a good friend and will always be grateful for the support he gave to me when my husband passed away. "Southern gentleman" is my best description for him.

In my heart, I will never believe that Brant Frost IV would ever intentionally harm another individual in any way. He is a very caring person and a wonderful family man who deeply loves his family and they love him.

The current circumstances in his life are tragic and even though many lost their money by investing in his company, I believe he was a man trying to hold things together until better economic times for his family and his clients. I do not believe there is any punishment that can surpass the anguish that he feels already.

I will always value his friendship and wish he and his family the best outcome possible.

Sincerely,

Helen Sherman


James D. Sloderbeck MD



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,

My name is James Sloderbeck, and I am a retired physician living in Newnan, Georgia. My wife and I moved our family to this area in the early 1990s when I became the Medical Director of the Emergency Department at Newnan Hospital. A few years later, we built a home on property in south Fulton County. I first met Brant Frost when a friend referred me to Brant's mortgage company in Newnan. He did a good job with that mortgage, and I have used his company on other occasions.

While neither of us would say we have a close personal friendship, we are close in age, our wives both homeschooled our children (we both have five grown children), and we have both been active in our respective churches. On one occasion, we rented a former home to Brant and his wife for a few months. From time to time, Brant has called me with medical questions he had about family members. So I guess you can say we have been comfortable enough to pick up the phone and call, even if it had been a while since we last spoke.

I was surprised and saddened when I recently learned of Brant's legal difficulties. They seemed very much out of character, based on my past interactions with him. From what I have seen, he has been the epitome of a small-town businessman, a devoted husband and father, whose life revolved around children he loved deeply. I did not observe any tendency to cut corners or deal falsely in our financial dealings. I write this not to dispute any legal findings, but to point out the stark difference from how he has lived his life in the past, and to suggest his remorse and stated desire to make amends reflect the person he truly is.

Thank you for your time and consideration in reading this letter.

Respectfully submitted,

James D. Sloderbeck MD

James Lester Souter III
[REDACTED]
[REDACTED]

October 2, 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:

I am writing on behalf of my longtime friend, Brant Frost, in the hope that you will consider my perspective on his character as you make your sentencing decision.

I have known Brant for 47 years. We first met while attending the University of Georgia, and our friendship has continued throughout the many years since. Although our lives have taken us in different directions, we have remained in close contact, particularly through our many telephone conversations. We have talked about our religious beliefs, politics, our families, and many other things over the years. Through those conversations and our personal relationship, I have come to know Brant as a thoughtful, sincere, caring, and compassionate person.

Brant has visited our home over the years, and we have also seen each other at various reunions. These occasions, along with our many conversations, have allowed me to know him as a friend rather than simply as someone I knew many years ago.

There is one particular experience that has stayed with me over the years because I believe it says a great deal about Brant's character. At one point, Brant encountered a stranger who was out of work and in need of a job. Rather than simply feeling sorry for the man and going on with his day, Brant called me and my brother to see if we might be able to help. We were able to find a position for the man on one of our timber crews.

That may sound like a relatively small thing, but I have never forgotten it. Brant saw someone who needed help and took the initiative to do something about it. To me, that demonstrated the compassion, thoughtfulness, and willingness to help others that I have seen in him throughout our friendship.

I have also experienced Brant's compassion personally during a difficult period in my own life. Over the past six months, I have been hospitalized several times because [REDACTED], and I am scheduled for surgery later this month. During this difficult time, Brant took the time to visit me on two separate occasions while I was hospitalized at Emory Hospital.

Those visits meant a great deal to me. I know that Brant has had serious concerns of his own during this same period, which makes his decision to take the time to come see me even more meaningful. He could have understandably remained focused on his own circumstances, but he made the effort to be there for his friend.

After nearly five decades of friendship, I believe that speaks volumes about Brant's character. He has shown me that friendship is not simply about sharing good times or having enjoyable conversations. It is also about being there for someone when they are going through a difficult time. I will always be grateful that Brant was there for me when I needed a friend.

I fully understand that the Court must consider the circumstances before it and that sentencing is a serious responsibility. I do not presume to tell the Court what decision it should make. I simply want to share, as honestly as I can, my experience with the man I have known for 47 years.

Brant has been a loyal friend to me for nearly half a century. I have known him to be thoughtful, compassionate, generous with his time, and genuinely concerned about other people. I hope that, as you consider all of the information before you, you will also take into consideration the character of the person I have had the privilege of knowing for so many years.

Thank you for taking the time to read my letter and for considering my perspective on Brant Frost.

Respectfully,

James Lester Souter III

James Lester Souter III

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, Georgia 30303-3309

Re: Character Reference for Mr. Brant Frost

Dear Judge May:

I am writing to offer my personal character reference for Mr. Brant Frost, whom I have known for more than thirty years. I am an architect who has practiced in Georgia throughout my professional career, and during that time I have had the privilege of working with Brant on numerous healthcare, senior-living, and community projects. Few people I have encountered professionally have left a more lasting impression on me.

I first came to know Brant through a mutual client, Dr. Dale McCord, founder of Atlanta Oncology Associates. My relationship with Dr. McCord and his organization began in 1988 and ultimately involved more than thirty-five years and seventeen building projects. Through that relationship, and many others that followed, I came to know Brant not simply as a financial professional, but as a trusted advisor whose judgment, integrity, and willingness to find solutions repeatedly made difficult projects possible.

Over the decades, I personally witnessed Brant provide sound financial counsel and access to capital for healthcare and long-term-care projects that might otherwise have been overlooked or abandoned. He had a remarkable ability to look beyond the immediate financial transaction and understand what a project could mean to the people it would ultimately serve. His work helped create places where patients received care, where families found hope, and where older adults could live with dignity and community.

Our most recent project together was a substantial senior-housing development for a faith-based organization in Georgia that provides charitable housing and services to retired pastors and church personnel, as well as affordable housing and services to others in the community.

It is difficult to measure the value of that kind of contribution.

How do you measure the value of helping provide a cancer patient access to leading-edge healthcare? How do you place a dollar value on giving an elderly widow or widower a safe home, a sense of belonging, and the dignity of living out the remainder of life in a caring community?

Those are the things I have seen behind Brant's work. His professional accomplishments are measurable, but the human impact of what he helped make possible is much harder to quantify.

More importantly, over more than thirty years I have come to know the man behind the professional accomplishments. I have found Brant to be honest, steadfast, thoughtful, generous, and deeply committed to his faith. He is not a man of flash or self-promotion. His influence comes quietly—through hard work, keeping his word, treating people with respect, and extending a helping hand when someone needs it.

And I can say something more personal: **my own life has been better because I have known Brant Frost.** Nearly every interaction I have had with him has left me with a greater appreciation for integrity, perseverance, generosity, and the importance of doing the right thing even when no one is watching.

I understand that the Court must consider the matter before it based upon the facts and circumstances presented to it. I am not writing to address those matters or to offer an opinion about the legal proceedings. I am writing simply because I believe the Court should have the benefit of knowing the man I have known for more than three decades.

Brant Frost is a good man who has spent his professional life helping other people succeed. His influence has reached far beyond the financial transactions in which he participated. It has touched patients, families, seniors, healthcare professionals, churches, businesses, and communities—and it has touched me.

I consider it a privilege to call Brant my friend, and I offer the Court my strongest personal recommendation regarding his character and integrity.

Thank you for taking the time to consider my perspective.

Respectfully,

Paul W. Stegenga, AIA

Architect

