

Main Street Bank, Mortgage Division  
Susan C. Bogardus  
Vice President, Divisional Mortgage Manager  
2065 Timothy Road  
Athens, Georgia 30606  
Direct: 706-227-6971  
Toll Free: 888 937 4684  
Fax: 706 613 1829  
sbogardus@mainstreetbank.com  
www.mainstreetbank.com

First American Bank & Trust Co.  
Frank R Hill  
Group Vice-President/ Mortgage Division  
300 College Ave  
Athens, GA 30601  
Phone: 706-354-5010  
Fax: 706-549-5572  
frank@fabathens.com

Wells Fargo Home Mortgage  
Trowell Jernigan  
Home Mortgage Consultant  
1751 Meriweather Drive Building B-3  
Bogart, GA 30622  
Phone: 706-425-4260  
Fax: 706-548-2923  
Toll Free: 800-668-0728 x 4260  
[trowell@wellsfargo.com](mailto:trowell@wellsfargo.com)

Synovus Mortgage Corp  
Betsy Jourdan  
Mortgage Loan Originator  
140 East Washington Street  
P.O. Box 728  
Monroe, Georgia 30655  
betsyjourdan@synovusmortgage.com  
Phone: 770-267-4673  
Fax: 770-267-4738

Opteum Financial Services  
Bob Slocum  
1671 Meriweather Drive Suite 107  
Bogart, Ga 30622  
Phone: 706 559 7600  
Fax: 877 331 5674  
bslocum@opteum.com

Wells Fargo Home Mortgage  
Timothy D. Cicora  
1751 Meriweather Drive, Bldg A  
Bogart, GA 30622  
Mobile: 706-248-2923  
Fax: 706-548-1613  
Phone: 706-425-4271

SouthTrust Mortgage/Wachovia Mortgage  
Terry A. Berding  
Vice President, Mortgage Banking Leader  
202 College Ave  
Athens, GA. 30601  
Phone: 706-286-1067  
Fax: 706-286-1079  
[terry.berding@southtrust.com](mailto:terry.berding@southtrust.com)

Athens First Bank & Trust/ Synovus Mortgage Corp.  
Connie C Alger  
Phone: 706-357-7053  
Cell: 706-540-3914  
Fax: 706-357-7009  
[www.synovusmortgage.com/conniealger](http://www.synovusmortgage.com/conniealger)

Wells Fargo Home Mortgage  
Judy Adams  
Home Mortgage Consultant  
1751 Meriweather Drive, Bld. A  
Bogart, Georgia 30622  
Voice: 706-425-4265  
Toll Free: 800-668-0728 ext.4265  
Fax: 706-548-0481  
[Judith.Adams@WellsFargo.com](mailto:Judith.Adams@WellsFargo.com)

Athens First Bank and Trust Co.  
Stan Sheram, Vice President, Specialty Lending  
P.O. Box 5511  
Athens, Ga 30603  
Phone: 706-357-7004  
Fax: 706-353-6279  
[stansheram@athensfirstbank.com](mailto:stansheram@athensfirstbank.com)

Home Mortgage Consultant  
Judi Saye Fleming  
150 West Washington Street  
Madison, GA 30650  
Phone: 706-425-424  
Cell: 706-424-0314

North Georgia Bank d/b/a NGB Mortgage  
John M. Gaultney, Senior Vice President  
1020 Barber Creek Drive, Suite 311  
P.O. Box 529  
Watkinsville, GA 30677  
Phone: 706-549-3607  
Fax: 706-549-3746  
[john.gaultney@northgabank.com](mailto:john.gaultney@northgabank.com)

Classic City Mortgage  
Amy Anthony Coile, President  
215 C-1 Hawthorne Pk.  
Athens, GA 30606  
Phone: 706-559-4482  
Fax: 706-559-4483  
[amy@classiccitymortgage.com](mailto:amy@classiccitymortgage.com)

Bank of America  
Chris Manzi, Account Executive  
110 E Clayton Street  
Athens 30601  
Phone: 706-357-6329  
Fax: 706-357-6311  
[christopher.manzi@bankofamerica.com](mailto:christopher.manzi@bankofamerica.com)

Synovus Mortgage Corp  
Jeff Bishop - Athens Branch Manager  
150 West Hancock Ave  
Athens, GA 30601  
Phone: 706-353-6292  
Fax: 706-357-7009  
[jeffbishop@synovusmortgage.com](mailto:jeffbishop@synovusmortgage.com)

Equiprime Mortgage Company  
Reba Weed  
485 Huntington Road Ste 198  
Athens, GA 30606  
Phone: 706-208-1100  
Fax: 706-208-0823  
[equiprim@bellsouth.net](mailto:equiprim@bellsouth.net)