

ALL AMERICAN SIDING, INC.
1810 N. GLENVILLE, SUITE 102
RICHARDSON, TX 75081

January 20, 2000

To Whom It May Concern:

This letter is intended to substantiate the mortgage services of Pete Fajkowski as a viable option for funding home improvement loan contracts that cannot be financed by traditional means. When we at All American Siding of Dallas, Inc. were asked to write this letter for Pete, we were thrilled to have the opportunity to communicate the level of our enthusiasm for Pete's services.

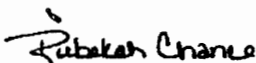
In the past 18 months, Pete has resurrected \$124,000 in lost contracts for All American Siding of Dallas, Inc. and has closed the loans smoothly and promptly. When we receive a contract from a salesperson, we immediately attempt to finance the contract via a mechanic's lien and unsecured financing. However, some clients have challenged employment, credit or financial situations and cannot obtain this type of funding. When this occurs, we send the file to Pete and he is often able to do a Home Equity Loan provided there is equity in the property and the subject property can appraise as "average" in its unimproved condition.

In Pete Fajkowski and Allied Mortgage we have both a lender for our difficult paper and also a partner who is committed to protecting our interests. Not only does Pete resurrect "dead" paper, he also makes certain that the loan funds in a manner which prevents the client from taking the home improvement funds and canceling the contract. Pete goes out of his way to make certain that the monies for the home improvement are given directly to us and/or dual party with the client.

We hope that you will use Pete to assist you with your business. He is detail oriented, works well with clients and is a pleasure to work with. Please be advised that not all clients meet the criteria required for an equity loan and that it may take a few submissions for Pete to find the equity and property condition necessary to make a loan happen. Do not give up if the first few cannot be funded. Pete is very honest about whether or not he can get a loan through and will tell you upfront if he cannot.

If you have any questions, please feel free to contact me. I fully endorse Pete as a funding option and look forward to speaking with you if necessary.

Sincerely,



Rebekah Chance
Finance Manager