

Mikel & Tracie Austin

December 5, 2002

Dear Mr. Fajkowski,

We would like to personally thank you for the professionalism and great service that we have received from you. This is the second time we have use you for financing our home. You have always given us the best rates and service. We will continue using you and will continue recommending you to others.

Tracie Austin is going to recommend you as the Mortgage Company to use when relocating clients to Austin. Management Recruiters International has over 900 offices and uses a relocating service to assist clients and candidates. We make sure that we have the best and most efficient service in relocating people for career opportunities.

Mikel Austin is going to recommend you to all of his clients for financing options. Mike works in the building industry and builds new custom homes for Edaco.

We can not thank you enough, and please know that when ever we hear that someone is purchasing a home or looking for a financial expert we will recommend, Pete Fajowski!

Sincerely,

Mike & Tracie Austin