

Pete Fajkowski
Mortgage Portfolio Services
5929 Balcones Drive, Suite 201
Austin, TX 78731

Jeffrey M. Baker
312 Commodore Drive
Richmond, CA 94804

To whom it may concern:

I am sending this letter as a sign of support for Pete Fajkowski and his business, Mortgage Portfolio Services, Inc. Pete and his staff helped me with the loan that financed my mortgage in January of 2001 and did an amazing job while handling the financial end of securing my home. Pete exhibited commendable communication skills while conducting his business with me. He efficiently handled the time differences between our two locations by constantly remaining in contact. Given that I live in California and Mortgage Portfolio Services is located in Texas, Pete consistently worked to accommodate my schedule, and was often in communication with me at the office until 7 or 8 pm, on his mobile phone, even at home after work. Please do not misunderstand my statement of constant contact. I heard about everything that was going on but, with the exception of the initial request for financial documents, I did actually very little work.

At the time of my purchase, the Bay Area Real Estate Market was highly competitive and finding a home was not easy. Because of this uneven demand, there existed a sellers market in which my only comfort was knowing that my broker was looking out for my best interests. For example, Pete gave me very sound advice regarding the type of transaction that would most benefit my financial needs and goals. Pete also advised me on the situation regarding the selling and listing agent, both of whom worked for the same real estate company, which made issues such as disclosure of information very difficult. When Pete stepped in, he made the real estate company back down from its original statement of "That's the way we do it here" and ended up with the sellers paying a substantial portion of the closing costs. Pete did a wonderful job with the effort he put forth regarding clearing up erroneous reporting on my credit report. There were several erroneous reports of bad credit that were really hurting my rating, but with the advice I received from Pete, I became clear on how to correct these bad reports and restore my credit to the status it deserves.

Pete did a very good job of securing the lowest interest rate possible at the time, which meant not locking the loan until the end. Pete settled my nerves by reassuring me that we were waiting for a good cause, which he produced beautifully. He has also done an excellent job of keeping me informed as to when it would be beneficial to me to refinance, whether it meant a lower interest rate or a shorter life of the loan. Pete is very good at what he does and has a real talent. I would highly recommend him to anyone that might need a home loan in the future, and have already done so on several occasions.

Sincerely,

A handwritten signature in black ink, appearing to read "Jeffrey M. Baker". The signature is fluid and cursive, with a long horizontal stroke at the end.