



BANK OF TEXAS

January 9, 2001

Pete Fajkowski
Mortgage Portfolio Services, Inc.
5920 Balcones Drive, Suite #201
Austin, Texas 78731

Dear Pete:

Great publicity! I am impressed with your ability to maximize opportunities to your advantage. What do they say? A picture is worth a thousand words.

By the way, I enjoyed your Christmas Open House and meeting your staff and your parents. I am sorry that I had to leave so quickly but I was running that night.

Thanks for banking with The Bank of Texas.

Sincerely,

Roy Rushing
Senior Vice President