

We, Darnell and Pauline Banks, would like to offer this letter of endorsement to Pete Fajkowski at Mortgage Portfolio Services, Inc. Pete and his staff handled our mortgage transaction in April of 2000.

Pete was very straightforward from the beginning, and did an excellent job in explaining our different loan possibilities. Pete made us feel very comfortable about our loan selection, and really worked overtime for us. He laid out a very clear and easy to understand plan for the following three weeks, which we followed, and as promised, everything ended up the way we expected. We were very pleased with the level of professionalism Pete and his staff displayed in his business.

Our previous mortgage broker did a terrible job representing us, but Pete stepped in to save the day. He combined our two loans for the same property into one, while at the same time lowering our monthly mortgage payment by \$200.00 a month! Pete also did an excellent job at convincing our investors that even though we had recently purchased a new car, we were financially in a position to afford a housing loan.

The loan closing went very smoothly, and on time. In the end his initial estimate for closing costs he gave turned out very accurate. With this loan secured by Pete, we were able to strengthen our credit to a point we were comfortable with. Pete did an excellent job overall, and we would recommend his services to anyone.

Sincerely,



Darnell and Pauline Banks