

We, David and Kelly Barrow, would like to offer this letter of recommendation to Pete Fajkowski at Mortgage Portfolio Services, Inc. Pete handled our loan transaction which, given the circumstances, could not have turned out any better. We were, and continue to be very impressed with Pete and his very sincere professionalism.

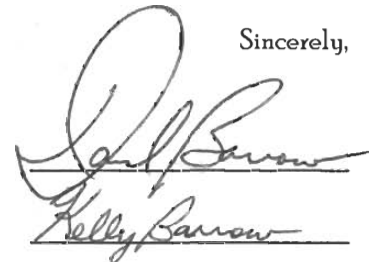
Our mortgage transaction was more complicated than most for a number of extenuating circumstances that Pete very calmly walked us through. Pete did an excellent job at laying out a master plan as to what would be needed from us, and what would actually take place in the following three weeks.

Our credit history was, for a lack of better words, shaky, which only added to the complications of recently starting our new business. The new business caused us to provide very detailed monetary records that in the end caused a small delay in the closing procedure, but with Pete's guidance caused no other headaches or hassles.

When we had our first meeting with Pete, he let us know that he could definitely land us a "C" paper loan, but could probably even land a "B" loan. With our credit history, and not knowing Pete, we almost decided to go with another broker, as his promise sounded too good to be true. Fortunately, we decided to trust Pete, and it turns out he was not just snowballing us into a contract. In the end, Pete really came through with a really nice "B" loan.

Our business is primarily a courier service between title and mortgage companies, so we actually have quite a bit of experience in this field. We know, first hand, that no other broker could have done a better job than Pete Fajkowski. In total, Pete did an excellent job with our mortgage, and when it comes time to refinance, we definitely know his number. We will continue to refer him to our friends and would recommend his services to anyone that needs someone to make sense of the chaotic mortgaging world.

Sincerely,

Handwritten signature of David and Kelly Barrow, consisting of two lines of cursive script. The top line is a large, stylized signature, and the bottom line is a smaller signature. Both lines are underlined.

David and Kelly Barrow