

May 29, 2003

I, Raphael Cajigas, would like to offer this letter of recommendation to Pete Fajkowski and his staff at MPS/Southern Star Mortgage. I have such high regards for the services Pete and his staff provided me. Pete was very professional and very knowledgeable of the mortgage industry.

I had a partner on my previous loan and required the new loan with only me as the sole mortgagee. Pete handled it with great ease. The process was quick and easy with no difficulties. Pete was very friendly, honest, and answered all my questions. I highly recommend MPS/Southern Star Mortgage to my family and friends.

Sincerely,



Raphael Cajigas