



Countrywide®

AMERICA'S WHOLESALE LENDER

7600-B North Capital of Texas Highway, Suite 360
Austin, Texas 78731
(512) 231-7880
(512) 231-7897 Fax

Tuesday, May 16, 2000

Mr. Jim Hodge
President
Allied Mortgage Capital Corporation
6110 Pinemont
Suite 215
Houston, Tx 77092

Dear Mr. Hodge,

This letter is in reference to and endorsement of Pete Fajkowski's application to become a Branch Manager at Allied Mortgage Capital Corporation.

We have worked with Pete Fajkowski for well over a year now and have come to know him as one of the most professional and knowledgeable brokers with whom we work. His understanding of not only mortgage products, but also of the roles we all play in the mortgaging process is truly rare.

Of course, as an investor to Pete, we have the opportunity to work with Pete on varying levels. From answering questions, problem solving, loan placement and underwriting to negotiating disagreements, we find Pete to be consistently exceptional in his ability to balance the borrower's, Allied Mortgage's and Countrywide's objectives.

We enthusiastically endorse Pete Fajkowski as a Branch Manager and look forward to working with him closely as he continues his success in mortgaging.

If you should care to contact any of us for a personal reference, please do not hesitate to call.

Thank you,

Will Jackson
Account Executive

Diana Walden
Underwriter

Stephanie Rembert
Underwriter

Jeanne Pannell
Underwriter



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