

June 12, 2003

MPS/Southern Star Mortgage  
5929 Balcones Dr, Suite 201  
Austin, TX 78731

RE: Pete Fajkowski Letter of Endorsement

Gentlemen,

We, Rodney C. Dietz and Matthew C. Wheeler would like to offer this letter of endorsement to Pete Fajkowski and his staff at MPS/Southern Star Mortgage. Throughout our loan application Pete was consistently professional and took ownership of the whole process. He also handled all of the negotiations with the Loan Companies and vigilantly monitored everything through closing. We were pleased he was able to secure a good interest rate for us. He made this whole process easier and explained everything thoroughly as we went through it. His pleasant and enthusiastic approach toward his work was truly refreshing. He even drove out of his way to Bastrop on Saturday to take our initial application. Because of his thoroughness, our closing was flawless.

Pete is very good at what he does and because of our good experience with him, we have recommended MPS/Southern Star Mortgage to a current customer of Pete's (Charles and Irma Washington). We have and will again recommend MPS/Southern Star Mortgage to family, friends and others we know are looking for a home loan.

Sincerely

Handwritten signatures of Rodney C. Dietz and Matthew C. Wheeler. The signature of Rodney C. Dietz is written in a cursive style, and the signature of Matthew C. Wheeler is also in cursive, positioned below the first signature.

Rodney C. Dietz  
Matthew C. Wheeler