

Mr. and Mrs. Darren and Millie Dorrheim
1741 Starlight Circle
Cedar Park, TX 78613

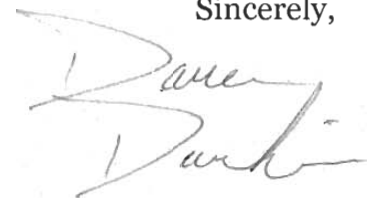
To whom it may concern:

We, Darren and Millie Dorrheim, would like to offer our support of Pete Fajkowski and his business at Mortgage Portfolio Services, Inc. We asked Pete to help us with our home loan in April of 2000, which saved us from a lot of trouble. We were at first skeptical of trusting someone we did not know with something as valuable as our home to a stranger. A friend of ours recommended Pete to us, and since then we have passed his name on to other friends and family members that have required the services of a mortgage broker.

We were very pleased with the services provided to us and very impressed with the level of professionalism displayed by Pete and his staff at Mortgage Portfolio Services. I knew that when Pete offered me his estimates regarding the closing costs that it was just an estimate, but I was surprised at how accurate his initial estimates turned out to be.

If anyone we know needs a home loan, we feel more than comfortable giving them Pete's name as a recommendation, knowing that he will do an excellent job.

Sincerely,

A handwritten signature in cursive script, appearing to read "Darren Dorrheim". The signature is written in dark ink and is positioned below the word "Sincerely,".