



FARMERS

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May 15, 2000

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

Reference: Mr. Pete Fajkowski

Dear Mr. Hodge:

I am writing this letter to recommend that Pete Fajkowski of Allied Mortgage Capital Corporation be promoted to branch manager.

I have been working as an insurance agent for Farmers Insurance Group for six years. In the past year and a half, I have been involved in providing home insurance for Pete's clients. During that time, Pete has demonstrated excellent communication skills and professional assistance, which are essential in today's customer service world.

Recently I bought my house through Pete. While working with him, he always went the extra mile to ensure that I was completely satisfied and that all my questions were fully answered.

Running one's own business takes dedication and energy. I have no doubt that Pete will excel as a branch manager and lead others to their full potential with your company. Therefore, it is without hesitation that I strongly recommend Pete Fajkowski as branch manager with Allied Mortgage Capital Corporation.

Sincerely,

A handwritten signature in cursive script that reads "J. Drake Besheer".

J. Drake Besheer
Farmers Insurance Agent