

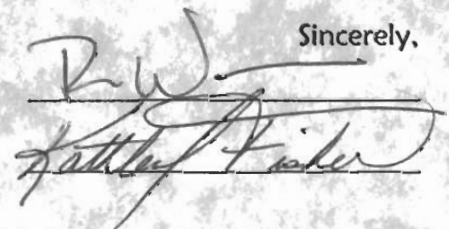
To Whom It May Concern:

My husband and I would like to single out the exceptional service we received from Pete Fajkowski at Mortgage Portfolio Services. Pete really did an exceptional job handling our original mortgage transaction in November of 1999, and followed up with an incredibly beneficial refinance of our home in August of 2001.

The thing that impressed us the most during both transactions was how accessible Pete was, which seemed to be 24 hours a day! If we ever had any questions, he immediately responded back within a reasonable amount of time. In fact, there were times that I would not normally expect a return phone call, like mid-flight or from his hospital bed, that absolutely amazed me. Pete made us feel like there was never a time we could not reach him, which of course reassured and comforted us that he was indeed looking out for our best interests.

Pete also excelled at explaining our mortgage options to us, and how these different options would affect our economic constraints. After discussing our refinance, we decided with him that our goal was to save in the long run, and possibly shorten the life of our loan. After Pete's magic was worked, our loan changed from a 30-year to a 25-year, and with the decrease in the interest rate he secured, we ended up saving just under \$40,000. All of this and our mortgage payment dropped by \$45 a month! Needless to say, Pete is really great at what he does. We have already, and will continue to refer Pete and Mortgage Portfolio Services to our friends and family.

Sincerely,

A handwritten signature in black ink, appearing to read 'Kathleen Fisher', written over a horizontal line.

Mr. & Mrs. Ronald & Kathleen Fisher-Wasserman