

May 5, 2003

I, Jennifer Geran, would like to offer this letter of recommendation to Pete Fajkowski and his staff at MPS/Southern Star Mortgage. Pete was resourceful and very knowledgeable in the mortgage industry.

Pete was very helpful in explaining in laymen's terms the various loans and options available to me. He went out of his way to provide the best possible service. He was constantly keeping me informed of the process. I would definitely recommend MPS/Southern Star Mortgage to my family and friends.

Sincerely,

A handwritten signature in cursive script that reads "Jennifer Geran". The signature is written in dark ink and is positioned above the printed name.

Jennifer Geran