

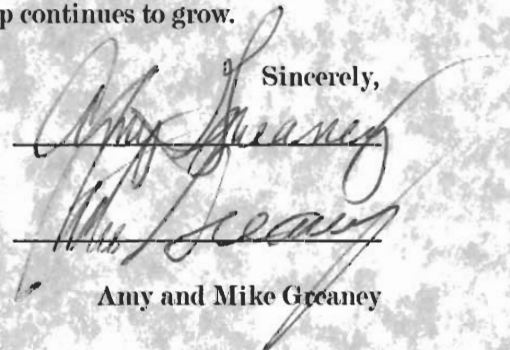
We, Amy and Mike Greaney, would like to offer this letter of endorsement to Pete Fajkowski at Mortgage Portfolio Services, Inc. Pete handled our original mortgage in January of 2000, and also assisted us with our refinance transaction in April of 2001. Both of these transactions went extremely well and introduced our continued business relationship as well as our personal friendship with Pete.

Before beginning on our first home purchase, neither of us knew very much regarding the home financing world, but Pete did a great job teaching us about our options in a simple, clear and precise manner. With this information, we were able to figure out what exactly we were looking for, and what was financially important to us. All of these things helped us to feel comfortable about the mortgage choices presented to us. More than just making us feel comfortable, Pete made our pockets feel very heavy when he secured 6% from the seller for our closing costs. This turned out to be worth just under \$6,000!

As a small business owner, our loan was more complicated than most. The first complication was within my time restrictions which Pete did an excellent job at working with. Pete also ensured the success of these loans by taking a very active role in seeing the loan to its end by personally overseeing all of the steps. Pete did an excellent job with giving us a simple and clear layout of the process that was to unfold the following three weeks, and also let us know exactly what documents we would need to provide, which made everything so much easier.

The loan closing went very smoothly, and on time. Within just under three weeks, we were in our new house! Since the first transaction with Pete, we have refinanced our home when he let us know it was financially beneficial for us to do so. We have referred him to at least six of our friends and family, and will continue to do so as our friendship continues to grow.

Sincerely,

The image shows two handwritten signatures in cursive script, one above the other, each underlined. The top signature is for Amy Greaney and the bottom one is for Mike Greaney. The ink is dark and the handwriting is fluid and personal.

Amy and Mike Greaney

Pete,

Thanks for all your help and
straight forward handling
of our mortgage. Your professional
courtesy relieved much of our
concerns. The experience was
not only great but dinner
after was ever so kind of you.
Sincerely Mike & Amy
