

To Whom It May Concern:

We would like to recommend Pete Fajkowski and his staff at Mortgage Portfolio Services for anyone who is looking for a hardworking mortgage broker that really provides results.

We feel that Pete went above and beyond the traditional call of duty. He works extremely hard to provide what you as a customer want. Pete handled our original mortgage transaction, and also handled our refinance of this loan that closed on ~~October~~ 1, 2001. On both occasions, our transactions went very smoothly, and we were very pleased with the rates Pete was able to secure.

Pete did a great job with giving us very fair estimates for time, money, and what Pete needed from us to get his job done. For example, Pete told us to expect to bring around \$800 to closing, but was able to manipulate the deal in our favor, changing the demand to only \$443 in closing costs.

Through Pete's skillful knowledge of mortgaging we have saved a large sum of money, and laid the foundation of a sound credit history, which will undoubtedly prove useful in the future. We would, of course, recommend Pete to our family and friends in the future for any of their mortgaging needs.

Sincerely,



Lois Guerrero

Joe and Lois Guerrero