

I, Gayle Harper, would like to offer this letter of endorsement to Pete Fajkowski at Mortgage Portfolio Services. Pete handled my mortgage transaction in December of 1998, which I was impressed by his hard work.

Pete laid out a very simple and clear plan and told me exactly what he needed from me to get this loan through as quickly as he could. Pete accomplished what he said he could do, and taking into consideration a few snags, he did it in the amount of time he said it would. The initial estimate for the plan we finally decided to go with was very accurate.

Even though we ran into some difficult situations, Pete quickly changed our plan, several times actually, and remained in constant contact with me as to what my possibilities were. In order to help meet our deadlines, Pete met me at my office, which helped save me time. Due to his professional attitude and his hard work, I would recommend him to anyone that needs a housing loan.

Sincerely,

A handwritten signature in black ink, appearing to read 'Gayle Harper', is written over a horizontal line. The signature is fluid and cursive.

Gayle Harper