


June 6, 2003

We, Ron & Tina Heine, would like to offer this letter of recommendation to Pete Fajkowski and his staff at MPS/Southern Star Mortgage. Pete was the greatest in getting our home loan approved. My wife and I had a very complicated financial setup, which proved to be too difficult for the standard lending institutions to deal with. I was very concerned whether we were going to be able to get the loan that we wanted. I called Pete and he went through our financials and developed a game plan for getting us approved.

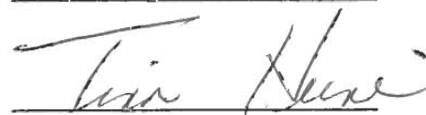
He walked us through step by step to make sure we understood the process. In buying other houses, this was the first time someone took the time to make sure we had all of our questions answered and that we felt we were getting the best deal possible.

We were very impressed with Pete's ability and staff. Pete and his team are a step above the rest. We would definitely recommend MPS/Southern Star Mortgage to our family and friends.

Sincerely,



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Ron & Tina Heine