

Bonnie & Steve Juliana
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May 17, 2000

Re: Pete Fajkowski

Dear Sir/Madam:

It is our understanding that Pete Fajkowski is being considered for the position of Branch Manager at Allied Mortgage Capital Corporation. We would like to take this opportunity to provide you with a little insight on our dealings with Pete and to highly recommend him for this promotion which he most certainly deserves.

In our opinion, Pete has done an excellent job of walking us through two mortgages over the past two years. Pete and his staff were always accessible to answer any of our questions. They were always professional and put us at ease throughout what could have been an overwhelming process. Pete made sure that we had a complete understanding of each and every page we were signing in the mortgage package. It's obvious that Pete and his staff truly understand and respect their customers.

When we decided to purchase a new home this past April, I immediately called Pete to get the paperwork started. When I called Pete a couple days later and told him that the seller's wanted to settle in three weeks, he indicated that this would not be a problem. True to his word, and certainly a credit to his abilities, we settled two days ahead of schedule. Even though Pete was unable to physically be present at closing, he kept in close contact with us via phone. Pete reviewed all documents and advised us of their contents before letting us sign them. Again, Pete made us feel totally comfortable throughout the entire process.

Pete came highly recommended to us through a mutual friend and we certainly plan on recommending Pete to our friends and/or anyone we know who is in need of a mortgage.

If you would like to speak with us personally about Pete, please do not hesitate to call us at the telephone number mentioned above.

Sincerely yours,

*Bonnie + Steve
Juliana*