

We, Alfred and Janine Mays, would like to offer this letter of endorsement to Pete Fajkowski at Mortgage Portfolio Services, Inc. Pete very professionally handled our mortgage transaction in February of 2000, which went very smoothly.

We had heard from our friends that mortgages could be difficult and tricky, but Pete and his excellent staff helped us by remaining very candid and offering suggestions during the transaction that really helped. Pete helped us understand our mortgage, and did an excellent job at keeping in contact with us regarding the status of our loan. At the beginning of the life of the transaction, Pete gave us an estimate that proved to be accurate in the long run. The loan closed on time, and overall the transaction was extremely smooth and painless.

We were very impressed with the professionalism that Pete projects, but also impressed on a personal level as well. After the loan closing, Pete went out of his way and made the time to come view the property that he helped to make a reality. This offered us a great deal of reassurance and closure as well, and helped form a bond of friendship with Pete. We would definitely use Pete's services in the future and will continue to refer our friends and relatives to him.

Sincerely,

Alfred + Janine  
Mays