

We would like to offer this endorsement letter to Pete Fajkowski at Mortgage Portfolio Services, Inc. Pete handled our mortgage loan transaction in May of 1999, which went very smoothly.

We purchased a new to-be-built home, and with these builders usually comes a preferred broker/lender. These brokers use scare tactics to convince you to stay with them (and pay higher rates), or go with someone else and pay very high closing costs. Pete reassured us that this was not the case, and that he could secure a more financially beneficial loan. Pete's confidence was comforting, and in the end the loan that he presented to us was much better than the builder's preferred lender.

Pete did an excellent job with laying out a clear and detailed plan for the next few weeks, indicating what we should expect, and what he needed from us. The loan closed on time, and Pete was able to secure a low interest rate for our home loan.

We were very pleased with the services Pete and his staff provided, and would definitely recommend anyone who needed help with their mortgage transaction to him.

Thank you,

A handwritten signature in black ink, appearing to read "Mike and Cheryl Praytor". The signature is written in a cursive, flowing style.

Mike and Cheryl Praytor