

cc

The Processing Professionals

a service of First Magnus Financial Corporation

May 12, 2000

Re: Pete Fajkowski, Allied Mortgage Capital Corporation

TO WHOM IT MAY CONCERN:

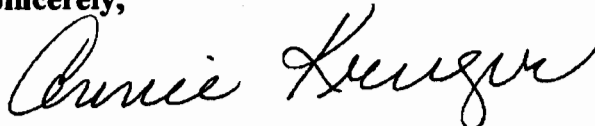
I have had a professional relationship with Mr. Pete Fajkowski of Allied Mortgage Capital Corporation since April, 1999. It has been my privilege to process his mortgage loan applications during that time, and I look forward to continuing this relationship indefinitely.

For the past 15+ years, I have been a mortgage loan processor and have come to appreciate any loan officer who submits a complete loan application with full disclosures and as much supporting documentation as possible. The earlier I receive this documentation in the loan process, the smoother the transaction. Also, any loan officer who remains in contact with his clients, helps to coordinate communication among the many parties involved in the transaction (from loan application to closing/funding), and is thoroughly knowledgeable in mortgage loan programs and pricing is rare in our business. Mr. Fajkowski's abilities in all of these areas are truly accomplished and very much appreciated.

Also, I have had the opportunity to observe his management skills in the supervision of other loan officers and have seen willingness to share his knowledge of the mortgage industry. It is my opinion that any loan officer would be fortunate to learn this business from Mr. Fajkowski and could become very successful as a member of his team.

If you need any further information and/or recommendation regarding Mr. Fajkowski, please do not hesitate to contact me.

Sincerely,



**Annie Kruger
Senior Loan Processor
The Processing Professionals**