

May 13, 2003

I, Andrew Rauch, would like to offer this letter of endorsement to Pete Fajkowski and his staff at MPS/Southern Star Mortgage. Pete was very consistent, professional, and took ownership of the whole process. I am very pleased he was able to secure a good interest rate for me. Pete also handled the negotiations with the realtors and vigilantly monitored everything through closing.

Pete is very good at what he does and I highly recommend MPS/Southern Star Mortgage to my family and friends.

Sincerely,

A handwritten signature in black ink, appearing to read 'Andrew Rauch', is written over a horizontal line. The signature is stylized and cursive.

Andrew Rauch