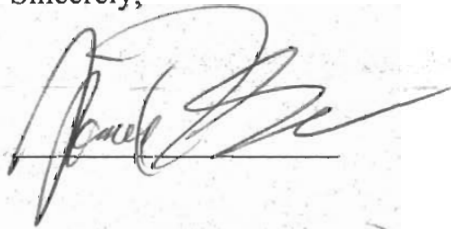
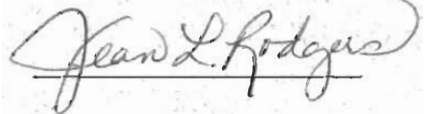


May 12, 2003

My husband and I, James & Jean Rodgers, would like to offer this letter of recommendation to Pete Fajkowski and his staff at MPS/Southern Star Mortgage. Pete provided us with superb service in our past five mortgages. He saved us thousands of dollars finding the right financing. He was prompt, expeditious, and professional in all aspects of the loan process. Pete always assured us everything was fine when there were small bumps in the process.

I highly recommend MPS/Southern Star Mortgage to my family and friends. The cost savings and virtually seamless loan process warrant my highest recommendation. We have used his services in the past and will continue in the future.

Sincerely,

Mr. & Mrs. James & Jean Rodgers