

Sherry Browne Realtors

May 16, 2000

Mr. Jim Hodge, President Allied Mortgage Capital Corporation 6110 Pinemont, Suite 215 Houston, Texas 77092

Re: Pete Fajkowski

Dear Mr. Hodge:

I am very pleased to provide this recommendation for Pete Fajkowski as Branch Manager for Allied Mortgage.

Pete and I have been working together for about a year. We first met when Pete was able to salvage a deal for me just as my client and I were about to give up. In short, he did exactly what he said he would do when he said he would do it and made the transaction possible, closing only nine days later.

After thirteen years as a Realtor, many lenders court my business. I'm a bit embarrassed to say that although my own father is a mortgage broker, Allied Mortgage is at the very top of my list of suggested lenders because of Pete. His diligence and creativity in meeting the needs of our mutual clients is something I especially appreciate. He keeps track of the details and keeps me informed so we have effortless closings with no surprises.

I would like to offer my enthusiastic endorsement of Pete Fajkowski as Branch Manager. His professional work ethic and positive attitude assure you of my continued preference for your company. Pete is held in high regard by other Realtors in the area as well and is unquestionably a great asset to Allied Mortgage.

Very truly yours,

Wayne Inglis
512/346-4352