

Mr. Scott Sondes

I, Scott Sondes, would like to offer my support for Pete Fajkowski and his business at Mortgage Portfolio Services, Inc. Pete did a wonderful job handling the refinance of my home in New Orleans in March of 2001. Everything went exactly according to plan, very much like clockwork. I was very pleased with the services Pete and his business provided to me.

I originally tried to finance my home loan at Citywide Mortgage, but their service was reminiscent of pulling teeth with there multiple documents and forms. Pete's business is angelically the opposite. It took only a couple of phone calls out of my time throughout the entire process for Pete to complete my loan. Pete does an excellent job communicating effectively. If he asked for something, he really needed it, and more over, if I asked for something I got it the first time and without delay. As a customer, there was absolutely nothing difficult on my end of the transaction, no unexpected headaches, and no lost sleep over this deal.

Pete did an excellent job with all of his original estimates. He told me that these were only estimates and that they often vary, but Pete was dead accurate on the amount needed for closing costs. I was also very impressed by Pete's initial request for documents as well. He, unlike other mortgage companies, will let you know exactly what he needs up front so there is not a scramble for financial documents, delaying the closing of the loan.

I highly recommend Pete and his business, Mortgage Portfolio Services, to anyone that needs to obtain a loan for their home.

Sincerely,

A handwritten signature in black ink, appearing to read "Scott M. Sondes". The signature is fluid and cursive, with a large, sweeping flourish at the end.

Mr. Scott Sondes