

We, Jerri and Farley Styles, would like to offer this letter of endorsement to Pete Fajkowski at Mortgage Portfolio Services, Inc. Pete handled our mortgage loan in April of 2000, which went very smoothly once in Pete's hands.

We tried to secure a loan through Henry S. Miller where we were told that we "couldn't have a loan." Besides our credit, we also own our own business, both of which made this transaction seemingly impossible. A friend then referred us to Pete, who told us that he could indeed find a loan that matched our financial needs. Pete did an excellent job, and we felt that he worked really hard to secure the loan we ended up with. He clearly and precisely explained our options to us, and then laid out his plan for the next couple of weeks, including exactly what he would need from us.

We were very pleased with his services, and his hard work. We know that we could not have closed this loan without Pete. In addition to this, he secured us a low interest rate FHA loan with a tiny down payment that closed right on time. We have, and will continue to recommend friends and family to Pete.

Sincerely,

A handwritten signature in cursive script, appearing to read "Jerri and Farley Styles".

Jerri and Farley Styles

A handwritten signature in cursive script, appearing to read "Pete Fajkowski".