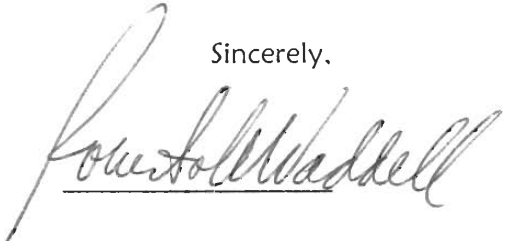


I, Roberta Waddell, used Pete Fajkowski's services to handle my mortgage transaction that took place in May of 2000.

From the beginning Pete reassured me with his knowledge of mortgage brokering. Pete explained my different options available, and how each of our choices would financially affect me. He carefully and clearly laid out a plan detailing what to expect of the transaction, and what he needed from me. I felt that all of my questions regarding his services were answered immediately, and efficiently. Pete has the experience to successfully secure very nice mortgage loans, and really makes you feel taken care of.

I was very impressed with the expedient, and precise manner in which Pete handled my transaction. The loan closing went very smoothly and on time. Pete really went out of his way to show his dedication and hard work when he came to the loan closing on the same day he received eye surgery. I used Pete's services to refinance my mortgage loan, which ended up in a decrease of a couple points on the interest rate. I have, and will continue to refer Pete's expertise to my friends and family members.

Sincerely,

A handwritten signature in cursive script that reads "Roberta A. Waddell". The signature is written in black ink and is positioned above a horizontal line.

Roberta A. Waddell