

May 12, 2003

I, L. Kitten Wall, would like to offer this letter of endorsement to Pete Fajkowski and his staff at MPS/Southern Star Mortgage. I am extremely happy with the services Pete and his staff provided me. Pete managed to find me a great interest rate, low down payment, and seller paid closing. He was also able to negotiate an appliance allotment that went towards a dishwasher, refrigerator, and stove.

One of the most important services that Pete provided was protecting my title interest. The seller misrepresented the property. The seller should have stated the home was a "manufactured home". Pete informed me not to sign anything until the seller fixed everything on their end. Pete almost had to wrestle the seller to the ground, so to speak.

Pete was very friendly, honest, and answered all my questions. He even knew when I did not understand something by my body language. I highly recommend MPS/Southern Star Mortgage to my family and friends. I will definitely use MPS/Southern Star in any future finance.

Sincerely,

A handwritten signature in black ink, appearing to read "L. Kitten Wall", written over a horizontal line.

L. Kitten Wall

5-22-03