

December 6, 2001

Jim Washington

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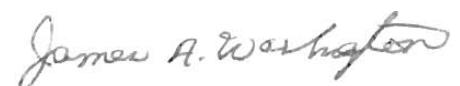
To whom it may concern,

My name is Jim Washington, and Pete Fajkowski did an excellent job at handling my mortgage transaction during March of this year. I am writing this letter to confirm my support of Pete and his business, Mortgage Portfolio Services.

As I was searching the home loan market, I realized how incredibly complicated the worlds of Real Estate and Mortgaging can be. Pete did a wonderful job simplifying all of this into one very easy and accessible channel. He made my job very easy and really made me feel secure about his abilities as a mortgage broker.

Pete also did a great job making his initial estimates, which turned out to be very accurate. Not only were his initial decisions correct and accurate, but he also followed through and ensured that the loan close on the predicted date. Pete really does great business, and I have and will continue to refer Pete to my friends and family members needing assistance with their home loans.

Sincerely,



Jim Washington