

I, Carl Lambert, would like to offer this letter of endorsement to Pete Fajkowski and his staff at Mortgage Portfolio Services, Inc. Pete very professionally handled my mortgage transaction in May of 2001, which ended up finishing very smoothly.

Pete did an excellent job with my loan, which I know was an unusually difficult transaction for two main reasons. I am self employed, which makes verifying wages much more difficult, but Pete very clearly and precisely laid out a plan, and let me know exactly what he needed me to do for this loan to close. I followed his advice exactly, and as Pete promised, everything ended up exactly the way I wanted.

Due to my past credit history, I was initially very leery of applying for a home loan. My credit was less than favorable in the past, but Pete understood and went out on a limb to trust me that my past credit did not reflect my future credit. I know that no other broker could, or would, have been able to close this deal. Pete went above and beyond the call of duty and used his personal reputation to convince the investors that I would indeed pay off this loan as I promised.

Not only did Pete help me into my own home, but he also helped me establish the good credit that I know I will have in the future. Pete has my business for life.

Sincerely,

A handwritten signature in black ink that reads "Carl W. Lambert". The signature is written in a cursive style with a long, sweeping underline.

Carl W. Lambert