ADRIANNE LAMSON 378 SUMMIT AVENUE B ST. PAUL, MN 55102

May 17, 2002

To Whom It May Concern:

MariJayn Duchene has a mortgage loan from me, a private lender, since 1996 approximately.

She has been prompt and conscientious in her payments of \$250.00 per month, and she has facilitated the process, inclusive administrative matters.

I highly recommend her as a loan candidate.

Sincerely,

Adrianne Lamson