

December 2, 2004

Re: Letter or Recommendation

Principal Residential Mortgage, Inc. has been in a longstanding business partnership with the Law Firm of Pierce and Associates, P.C. for many years. Pierce and Associates has handled our foreclosure, bankruptcy and eviction matters in Illinois for over 15 years. As a result of the exemplary service Pierce and Associates has provided us over the years, I wanted to provide a Letter of Recommendation.

Principal Residential Mortgage has been extremely satisfied with the services performed by the attorneys and staff of Pierce and Associates. They consistently meet Investor and Insurer timelines and they adhere to the allowable fee schedules. The attorneys in this firm are very knowledgeable and have always been helpful to our staff.

If (Servicer) wants the best firm in the state to represent them – this is the firm! I would recommend the Law Firm of Pierce and Associates, P.C. to any servicer that is looking for competent representation in Illinois.

Sincerely,

Vickie Jaksich
Director, Delinquency
Principal Residential Mortgage, Inc.
515.247.5723 (Phone)
515.247.6554 (Fax)