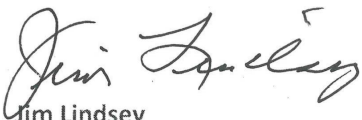


March 15, 2021

To whom it may concern:

I have known Raj Natarajan since early 1980s. As Executive Vice President and Chief Operating Officer for North American Mortgage the largest Mortgage Banking firm in Texas at that time, Raj purchased a distress condcminium project in Medical Center area of Houston called Breaswood. The project contained 104 units and we serviced the loan for Texas Federal Savings and Loan out of Dallas. We had foreclosed on the project on behalf of Texas Federal. Raj was a builder and property manager. Raj purchased the project and was able to sell and lease units until he had worked out of what had been a significant problem for Texas Federal. Raj went on from that time to build hundreds of homes, establish a successful real estate company and acquire large tract of land in the Richey Road/Bammel North Houston area. Fast forward to the current time and Raj reached out to me three years ago to see if Allegiance Bank would consider financing the development of the land in Richey Road Bammel Houston area. Currently, we have extended Raj a substantial line of credit, which currently shows no current lending activity and no outstanding balance. The development of the land is progressing on a very fast track and we (Allegiance Bank) envision providing financing on some of his projects. In my forty years of knowing Raj he possess the qualities that lenders look for when lending money- honesty, integrity, development knowledge, uses leverage sparingly.

Regards,



Jim Lindsey

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