

August 9, 2016

To Whom It May Concern:

It's not easy for an outsider to show up in the heart of Texas and win the hearts and minds of people, let alone their money.

Having been the mayor of Mabank, TX (Pop. 3,224) for 18 years, in addition to holding other municipal positions, being the owner of a few businesses and commercial real estate, I have been fortunate to have learned a thing or two about politics, business and people.

As a representative for Comerica Bank, David Rosenthal and I met for lunch at the Mabank Café soon after his arrival. He was very much a real person and seemed to genuinely appreciate the moment as much as the fried catfish and okra.

Back at my office, among other things, we discussed a particular five-plus acre vacant commercial property located just off Old Highway 90 across from the Comfort Suites Hotel in Mabank, just down the road from Gun Barrel City, TX. It is my understanding that the borrower, real estate brokers and bank have done their level best to move it since at least 2012.

Rosenthal gave me reason to buy it, and so I entered into an agreement with Comerica to purchase the property. As you can imagine from its history, the transaction had more than its fair share of challenges, including potential environmental concerns, vandalism, an error in the recording of the deed, unpaid property taxes, an IRS tax lien, and a break in title.

We all did our part, performing as a great team. Keith Maruska of Comerica was tremendous in quickly getting us everything we asked for.

In addition, David's lightning-speed results in resolving the IRS tax lien was truly stunning! Most banks would simply have been content to wait for the 120-day redemption period to end, but not Comerica Bank; they immediately retained an attorney to file the necessary paperwork to expedite its release.

Most of us felt that this was a long shot, but I have to give credit to Comerica for doing everything possible to get the deal done ASAP.

Then came the point that, through his relentless follow-up, David became aware that more paperwork was needed - he had to start all over with the IRS. Undeterred, he sprang into action and within a few short days, discovered a needle in a haystack on the morning of July 20th when he contacted an IRS agent in Oklahoma City who was more than willing to help us - imagine that!

The necessary paperwork was FedExed overnight, and to the astonishment of all, the agent reviewed the file and faxed Comerica an approval the same day, agreeing to release its right of redemption!

Comerica Bank is distinctive in the banking industry in that they have, in Rosenthal Land Advocates, the most capable real estate professionals I have ever worked with.

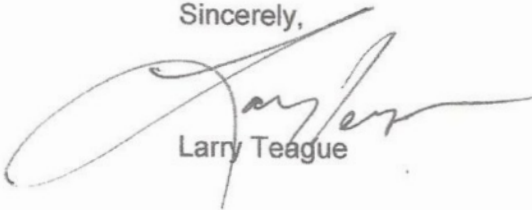
Rosenthal Land Advocates thrives on transparency to create unheard of value (which is a damn good thing) in today's increasingly "see-all" business environment.

Comerica Bank and all other national banks would be smart to have Rosenthal Land Advocates manage and direct the disposition of their largest and most community-focused commercial real estate assets.

David Rosenthal did a great job – as a result, this deal was a pleasure to do. I very much appreciate the help he provided to get this deal closed in such an easy manner.

In summary, for an outsider to come to the heart of Texas, genuinely winning people's trust, and quickly succeeding where many others have failed since at least 2012, is frankly, astounding!

Sincerely,

A handwritten signature in black ink, appearing to read "Larry Teague", with a large, sweeping flourish extending to the left.

Larry Teague