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April 25, 2019

FDIC Atlanta Regional Office  
10 10th Street, NW, Suite 800  
Atlanta, GA 30309-3849

Re: Sun Trust/BB&T Pending Bank Merger

Dear Sir or Madam:

We are voicing our opinion in favor of the above captioned pending merger. Our relationship with both our Banker: Charles Biondi and BB&T and predecessor, dates back some ten years. We find BB&T to be responsive to our needs, with both creative and cost effective lending.

We are a Heavy/Highway Contractor, originally working in the NJ, PA, NY, and DE markets. In addition to providing capital for our physical plant expansions in both Florida and New Jersey, performing virtually all work on government contracts requires us to have a substantial Credit Line. BB&T has been responsive in accommodating our growing needs.

Specifically, our Company expanded into Florida in 2011 and we were supported in establishing the physical plant necessary to implement our growth. Now, eight years later our sales have almost tripled and we have added some 100 + employees at our two Florida locations.

As we now begin to enter markets throughout the Southeast, BB&T has supported us by working to increase our Credit Line by 50%, extending a \$2 MM term loan to buy another company, and established a \$3.5 MM equipment Credit Line.

We anticipate a continued relationship with BB&T, and view this merger as a positive for our Company as we maintain an aggressive posture towards continued growth in the future.

With Regards,

Steven G. Plummer, CPA  
CFO/Controller