



Reply to
Kenneth L. Crooks
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VIA ELECTRONIC MAIL

SunTrust Bank

Re: Planned BB&T/SunTrust Merger

To Whom It May Concern:

As the Chief Operating Officer of a large law firm with three offices throughout Southwest Florida, we place great value on our community and business partners.

Henderson Franklin has been a client of BB&T for decades handling our trust and escrow accounts. BB&T has also afforded us the opportunity to fund our firm's technology infrastructure through business loans, allowing us to maintain a competitive advantage in our industry.

We fully support the merger and look forward to our continued working relationship.



Kenneth L. Crooks
Chief Operating Officer

KLC/mrk