



April 29, 2019

My name is Salim Karnaby. My wife Andrea and I own and operate two Discovery Point Child Care Facilities, as well as founding a private Christian based elementary school in Pasco County, FL.

BB&T has been a tremendous partner for us over the last several years. BB&T helped us with refinancing our original locations and the related real estate and has also provided financing for us to expand and purchase a second location. They continue to work with us on our next project to expand our private school in the near future. BB&T has been very supportive on the commercial side and also assisted us with our residential purchase and renovation.

I believe BB&T and their employees, especially Jeff Lampasso, have been very important partners for my wife and I and helped with our business. We look forward to the merger and continuing to expand the relationship!

If you have any questions or comments, please call me at [REDACTED]

Sincerely,

Salim Karnaby
Karnaby Crossings, LLC
Trinity Point, LLC
Christian Crossings Academy, LLC

A lifetime of Discovery begins here.

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