

Federal Reserve Bank of Richmond

P.O. Box 27622

Richmond, VA 23261

To whom it may concern:

I am writing to support the BB and T merger with SunTrust. I have a rich history with BB and T and have worked with them across most of their business units. BB and T was / is instrumental in helping provide capital, insurance and financial advisory in the development of the following business 's that I have lead, founded or turned around.

Flanders Corporation

Pitt Electric

OakRidge Metals

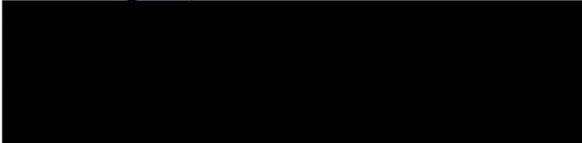
National Whse Leasing

Double B Ventures

BBL LLC

The above represents varying scale and complexity from an organization that had 4100 employees that manufactured products to a real estate investment platform focused on multi-family and commercial real estate. BB and T has been instrumental in helping me and my team create significant jobs and economic growth and has supported the companies through both good and bad markets. Todays banking world requires scale and this merger will give BB and T and SunTrust the scale needed to meet market demands and provide the many platforms required to be successful in this space.

Regards,



Harry L. Smith

Business Owner/Investor

Chairman UNC Board of Governors