



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

Dear Madam/Sir:

We are pleased to write this letter supporting the upcoming BB&T-Suntrust merger. We view our relationship with BB&T not as a client, but as a partnership. Thru key contacts with individuals such as Matt Goettee, Zach Morgan, Phillip Ashe and Alice Dondelinger, we have grown our business from a start up to a multi business line model with \$8M in revenue. Not only has BB&T provided our Deposit Services, Business Growth Loans and Lines of Credit we needed; but when we added a division training and moving previously un-employable and potentially un-bankable folks into the workforce, BB&T was there once again, meeting with these individuals and looking for a way to meet their financial needs as well as ours.

As partners, every time we gained an accolade for our growth: "*Top Start-Ups In Georgia*", "*Fastest Growing Private Company in Georgia*" to "*Fastest Growing Private Companies in America*" to the *FORTUNE* 5000, we could look beside us and find one of our BB&T partners sitting there, supporting us! A great surprise, when introduced to the BB&T Market President, he knew, not only who we were, but our business model and BB&T relationship! In addition, their support doesn't end in the business world. We've been honored to partner with BB&T team members to clothe the homeless, feed children 'at-risk' for hunger and support the Leukemia and Lymphoma Society.

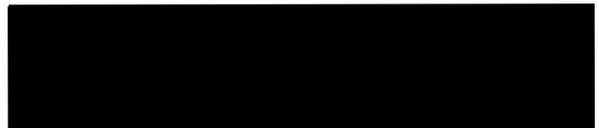
Now, with the merger of BB&T and Suntrust, we are looking forward to the opportunity of deepening our relationship with the new institution. With BB&T's dedication to the community and partnerships, we look forward to embracing the technology support and international banking opportunities that will be provided by the Suntrust piece of the equation. Potentially, this will allow us to consolidate services currently provided by other institutions into our current relationship.

In summary, as not only business clients of BB&T but also as personal customers supported by the BB&T Wealth division, we are both pleased to provide both corporate and consumer support for this merger.

Sincere regards,



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