

**Daniel Elstein, M.D.**

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Federal Reserve Bank of Richmond  
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Richmond, VA 23261  
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FDIC Atlanta Regional Office  
10 10<sup>th</sup> Street NW, Suite 800  
Atlanta, GA 30309-3849  
BankMergerApplication@fdic.gov

To Whom It May Concern,

My name is Daniel Elstein. I am a retired orthopedic surgeon that has been involved in commercial real estate throughout the United States for over 30 years with a sizeable portfolio including hotels, large office buildings, bank buildings, drug stores, apartment complexes, medical center, Lowes Home Improvement store among other real estate assets.

BB&T has assisted with providing the necessary acquisition financing and refinancing for many of these income producing properties that have resulted in an economic lift for my companies, family, employees and the markets throughout our communities. I have also utilized BB&T for interest rate swaps on several of my loans as well as my Wealth Management cash accounts.

I have been working with BB&T for 15+ years. Due to their responsiveness and my long personal relationship, BB&T is one of the first banks I contact when looking for a new acquisition loan, refinance or cash investment. This high quality service is something I have come to expect with my dealings with BB&T.

I have read about the proposed merger of BB&T and SunTrust. I am in complete support of this as it will allow for an even broader spectrum of banking services and through this will be a large benefit to my businesses and the communities they reside in while still providing the responsiveness I have come to cherish.

Sincerely,

  
Dr. Daniel Elstein