

From: [John Sheehan](#)
To: [BankMergerApplication](#)
Subject: [EXTERNAL MESSAGE]Fwd: BB&T and SunTrust Merger
Date: Tuesday, April 23, 2019 5:18:38 PM

> April 23, 2019

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

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> RE: BB&T SunTrust Merger

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> To Whom It May Concern:

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> I am personally very excited about the potential merger between BB&T and SunTrust Bank. While I have not worked with SunTrust Bank I have several colleagues who have enjoyed their relationship. Combining these two great banks should help improve the overall quality of service and depth of knowledge to help me grow my business.

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> Over the past 29 years I have enjoyed a great relationship with BB&T and they have helped me grow tremendously. For the first 15 years I used BB&T for my personal needs and then in 2004 they helped me grow my not for profit Ocoee Foundation. They have been there all along the way providing working capital loans, construction loans, lines of credit and permanent financing. Today Ocoee has 7 nursing homes and one retirement center all financed with BB&T and it would not have been possible without their expertise and willingness to help a small start up company. Today we employ over 600 associates and have \$24 million in borrowings. Andy Beam and his team are extremely responsive and truly understand my business which makes my life easier.

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> I whole heartedly support this merger and look forward to working with a new combined bank which has more bench strength than it did before.

>

> Sincerely

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> John J Sheehan, Jr.

> President

> Ocoee Foundation, Inc.

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