



April 24, 2019

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

RE: Support of BB&T-SunTrust Merger

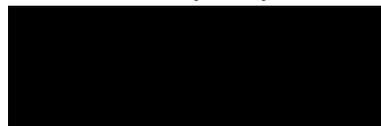
To Whom It May Concern,

Hughes Development Corporation (HDC) is a 69-year old, family-owned real estate development firm based in Greenville, SC. We have developed and owned projects across the southeast in virtually all product types, using a wide variety of financial structures and partners. Over the last 20 years, we have refined our focus to mixed-use, urban developments with an emphasis on making a positive impact in the communities in which we work. We are passionate about our tenants and business partners being successful and have had strong professional and personal relationships with regional leaders at BB&T and SunTrust throughout our history.

Currently, BB&T is a tenant in our 400,000sf LEED-Gold office building known as Greenville ONE, as well as the provider of Health Savings Accounts for all our employees. In the past, SunTrust has provided necessary financing to allow projects to happen, most recently financing the Aloft Hotel in downtown Greenville, which was the final phase of the Greenville ONE development. Every encounter we have had with both institutions has been extremely professional and to the highest ethical standards.

The merger of these two institutions will be a boost to the marketplace, allowing the new entity to provider better and broader services, while still having an outsized impact in the local communities in which they work. We strongly support the merger and believe its positive impact will be felt throughout the southeast.

Yours very truly,



Robert E. Hughes III
President