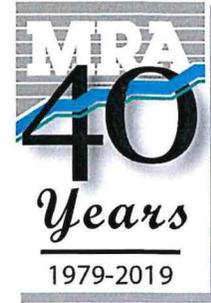


# MORRIS & RITCHIE ASSOCIATES, INC.

ARCHITECTS, ENGINEERS, PLANNERS, SURVEYORS,  
AND LANDSCAPE ARCHITECTS



April 24, 2019

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

Re: BB&T – SunTrust Merger – Letter of support  
Via: Email delivery to [comments.applications@rich.frb.org](mailto:comments.applications@rich.frb.org) and [BankMergerApplication@fdic.gov](mailto:BankMergerApplication@fdic.gov)

Dear Sir or Madam:

I am writing in support of the BB&T/SunTrust merger. My firm has been a client of BB&T's Baltimore region for more than twenty-five of our forty years in business. The range of banking services provided by BB&T includes business banking, cash management, business equipment and real estate lending. We have been very fortunate and satisfied with the tremendous support and understanding of our business that BB&T has provided. During our relationship, our firm has grown from a single office in Bel Air, Maryland with 40 employees to seventeen offices in eight states throughout the mid-Atlantic region employing over 500 people. Without exception, BB&T has provided banking and lending solutions to meet every need which has arisen in our businesses as we have grown. Our largest four offices are owned by our firm thanks to the assistance and financing provided by BB&T. In fact, during 2019 we paid off our first commercial mortgage originated in 1999 which allowed us to build our first office building in Maryland.

In addition to commercial banking services, BB&T has provided residential mortgages to numerous employees in several states. The Baltimore Wealth Management team provides personal investment advice and estate planning services to several of our shareholders. Additionally, McGriff Insurance Services has advised us for more than ten years on our health insurance plan which touches over six hundred lives of our employees and their families. Lastly, BB&T Associates regularly refer business opportunities with their clients to our company which is greatly appreciated.

Until recently I served as an advisory board member in the Baltimore region. I intimately understand how focused BB&T is on improving the communities it serves and I have personally been involved in some of those charitable efforts. I respect and support the culture, beliefs and business practices that BB&T leadership has instilled in its employees.

In closing, I am in support of the merger of BB&T and SunTrust as I see it as an opportunity to positively effect many more lives of BB&T and SunTrust employees, families and clients.

Thank you for your consideration of this matter.

MORRIS & RITCHIE ASSOCIATES, INC.  
GEO-TECHNOLOGY ASSOCIATES, INC.

  
David A. Quaranta  
Chief Financial Officer & Treasurer