



Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261  
FDIC Atlanta Regional Office  
10 10th Street, NW, Suite 800  
Atlanta, GA 30309-3849

To Whom It May Concern,

As President and CEO of Dillard-Jones Builders, I am in full support of the merger between BB&T and SunTrust. As a business owner, I would not be successful in my career without my relationship with BB&T. This relationship has supported my business practices since 2002 in many different aspects, including but not limited to company investments, accounts, and assistance for our homeowners and clients. BB&T provided Dillard-Jones Builders with our very first loan all those years ago, and today we partner in over 20 accounts.

As Dillard-Jones Builders, our objective is to create our clients' dream homes through a process that is organized, streamlined, and as stress-free and enjoyable as possible. An extensive part of this process is the ability to work closely with those who provide us with financial advice, assistance, and guidance. Our process includes design, build, service, warranty, and renovation, none of which would be possible without our banking partners.

The projects we do not only improve the lives of our clients, but also improve the status of our community. I am a developer, and BB&T has assisted with providing the necessary construction financing for projects that have resulted in an economic lift for our community. BB&T has provided me with many opportunities for short and long-term capital that have allowed me to expand my operations, both financially and geographically.

In conclusion, I support this merger and believe the combined entity will be good for all communities and associates involved.



Thomas Dillard  
President & CEO  
Dillard-Jones Builders, LLC