



# ACADEMY APPRAISAL, INC.

*Pennsylvania & New Jersey State Certified Residential Real Property Appraisers*

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April 24, 2019

Federal Reserve Bank of Richmond  
P.O. Box 24622  
Richmond, VA 23261

RE: BB&T / SunTrust merger

To Whom It May Concern:

I am the President of a Real Estate Appraisal Firm, and both a personal and business customer of BB&T Bank. My company has been doing business with BB&T for 25 years, and BB&T has been instrumental in helping to expand the business to reach fuller potential. BB&T has assisted my company with lines of credit as well as merchant services over the years. This partnership has kept us a vital and thriving appraisal company, offering us the ability to expand our horizons to our existing clients, as well as given us the opportunity to further reach out to new clients, by adding a commercial division to our current residential products. This progression has broadened our client base.

I fully support the merger and believe the combined entity of BB&T with SunTrust will be a positive in bringing economic growth to the community and associates. A larger bank will give us new business opportunities.

Respectfully Submitted,

Stephen M. Gresh  
President