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Fowler Properties, Inc.

April 24, 2019

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

RE: SunTrust and BB&T merger

To whom it may concern:

As a commercial client of BB&T, I am writing in support of the merger of BB&T and SunTrust. BB&T has been my lead lender since 2012 and has been a valuable resource for banking, lending and investing.

I know personally that they are involved in our local community through various activities, as well as in the Greater Atlanta area. I have great confidence in my relationship with BB&T, led by Mr. Dan Carey, Senior Vice President and Market President of the North Georgia area.

The combination of these two financial entities would benefit our market with their ability to provide more substantial and expanded financing and banking opportunities. The growth in our area, North Greater Atlanta and North Georgia, requires a company with such expanded resources.

I am very pleased to provide personal support of the BB&T and SunTrust merger and would be happy to provide further information that may be helpful.

Signature


**Thomas Hall Fowler
President**

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