

**From:** [Shahn Chhabra](#)  
**To:** [comments.applications@rich.frb.org](mailto:comments.applications@rich.frb.org)  
**Cc:** [BankMergerApplication](#)  
**Subject:** [EXTERNAL MESSAGE]BB&T Suntrust Merger  
**Date:** Monday, April 29, 2019 10:27:27 AM

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To:  
*Federal Reserve Bank of Richmond*  
*P.O. Box 27622*  
*Richmond, VA 23261*

And

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

My company has been in the hotel development business since 1983. CMC Currently owns and operates 10 hotels with 2 additional under construction. We employ 400+ across our various operations. We have had an active and ongoing relationship with BB&T for more than 10 years. BB&T has been a key partner in our development projects and we count on our relationship with them for our future growth. We are proud of our job creation and the philanthropic contributions we have been able to give back to the local communities that our hotels serve.

We are very much in favor of this merger as we believe it will allow BB&T growth in their ability to better serve customers like us so that we can as well grow and expand our operations and service to the community.

Thanks,

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**Shahn S. Chhabra**  
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