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**To Whom it May Concern:**

Over the past 60 years, HBC has evolved from Residential and Commercial Construction to Federal Work, to the Wind Industry, the Wireless Construction Industry and now into the Renewable Industry for Solar Power. Horne Brothers has grown tremendously over the years to where we are today and this growth would not be possible with out the support of BB&T.

In the early 80's, we began trusting our business and our future expansion plans to BB&T. We have worked with several great managers over the years: Art Cobb, Marcie Taylor, John Elliot, William Brooks and now Pat Nobles. In the Mid 1990's early 2000's, BB&T made a huge impact on our business. They were our #1 bank for all of our construction loans as we were building for the Rollins Corporation across the southeast. At one time, HBC had as much as \$18 million borrowed from BB&T.

BB&T has been instrumental on the impact of Horne Brother's growth and expansion plans, when we decided to purchase Cumberland Tractor (a Kubota Dealership) BB&T was there for us again for the future build plan and long-term financial help.

The type of support BB&T has shown HBC has resulted in economic growth for our community. We now employ anywhere from 350-400 citizens and provide them with competitive rates and benefits so they can better provide for their families.

I support the merger and believe it will greatly benefit the community and associates.

Warm regards,



**C. Jack Horne**  
President  
Horne Brothers Construction, Inc.