



*"A Complete Drywall Supply Center"*



April 29, 2019


Federal Reserve Bank of Richmond  
PO Box 27622  
Richmond, VA 23261  
Attn: Tom Nelson

Dear Tom,

I am writing to you in reference to the proposed BB & T/SunTrust merger, and our support of this proposed transaction. We have had a long-term partnership with BB & T dating back to 2009 when we were first introduced to one of their relationship managers. We were with a nationally based competitor at the time who, 'lost interest' in our sector. As a result, they significantly reduced their support of our company, without basis. We wound up getting the support we needed from BB & T in rapid succession.

Over the years we grew our relationship in a way that led to a gain in confidence and trust. As we climbed our way out of the depths of the recession we are all too familiar with, our ascent gained in double-digit growth, year over year. That growth is attributed in significant part to BB & T and friends like Jeffrey Arens and Grey Reed. There are so many like these gentlemen who are not only with this fine institution, but are neighbors, friends, and most importantly, partners with us in our business.

There are many companies based in NC that have benefitted by this relationship. Our success as a drywall supplier has extended far beyond our 176 employees and their families. Many contractors, builders, manufacturers and the like have grown along with us, in part because of our support from BB & T. While I am no M&A expert, I can comfortably say that if this is good for BB & T, its good for many companies and families in NC and beyond. Please contact me should you have a desire to discuss further.



John Kindt  
Delta Gypsum, LLC  
1307 N. White Street  
984-235-9209/direct  
Wake Forest, NC 27587