To whom it may concern:

I am a current customer of BB&T and over the years I have enjoyed my banking and financing relationship with this Bank.

My loan officer is Jeff Lampasso and Jeff and I have worked together on the successful refinancing of three properties I am personally involved with.

Additionally, as a commercial real estate broker, whenever I have the opportunity to recommend BB&T, and Mr. Lampasso, I have done so as I'm confident the Bank and it's personnel can successfully structure and complete a projects financing.

While BB&T is not the only bank I work with, I feel confident in BB&T as a provider of financing. Additionally I believe the merger with SunTrust will enhance the banking experience for all customers going forward.

Please feel free to contact me with any questions.

Thanks,

Steven G. Klein



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