



April 30, 2019

To Whom It May Concern:

My name is Kenneth Malm and I am writing in support of the merger transaction between BB&T and SunTrust.

I founded my company, Craftmark Homes, in December 1991, and we have built over 8,000 homes in Maryland, Virginia and D.C. since then. I have been working with BB&T for most of that time. They have been and continue to be one of my main sources for acquisition, development and construction financing. In addition, they have been one of the primary mortgage lenders for my home buying customers, and I maintain a meaningful deposit relationship (at least from my perspective).

We first began working with BB&T after they bought two local lenders that I had relationships with, First Virginia and Franklin National Bank. From the beginning until now their regional presidents, senior credit officials and senior real estate lenders made a point of visiting with me and knowing me and my company. Our relationship grew after their acquisitions because they continued to operate like a community bank. That is a contrast to my experiences with the acquisition of some of my other local lenders by larger companies.

My company has continued to thrive as we created communities benefitting the local economy and provided a mix of market rate and affordable housing with BB&T's support. In addition, we have weathered more than one downturn with their support over the past 25 plus years.

I like the idea of BB&T and SunTrust together having an even stronger presence in our market for the long term because it will benefit local businesses like mine which in turn keeps our economy healthy.

My sons are my business partners and we look forward to at least another generation of homebuilding, but we need partners like BB&T. I encourage you to approve the merger.

Sincerely,



Kenneth G. Malm
President, Craftmark Homes, Inc.

KGM/cjw