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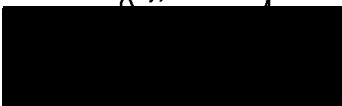
10 10<sup>th</sup> Street, NW, Suite 800

Atlanta, GA 30309-3849

Dear Ladies and Gentlemen:

I am writing this letter to express my support of the BB&T/SunTrust merger. BB&T has handled my business banking for the last 5 years and my personal banking for more years than I can remember. I believe the success of any business, and that includes banking, depends on the quality of its people and the customer service and community involvement it provides. I can speak in high regard of several of BB&T's associates as it relates to these areas. Dan Carey, Chris Gooch, C.J. Furnas, Lisa Chastain and Fabiola Rodriguez are just a few. I have firsthand experience being on the receiving end of great customer service from each one of these individuals. As far as community involvement I have read that in 2018, our north Georgia branches had associates that served on 14 civic and charitable boards while economically supporting over 30 charity and civic organizations. In closing, I am very pleased to show my support for the merger and would be happy to provide further information that might be helpful.

Sincerely,



Jim Foote

President

Milton Martin Honda