From:	Brad Shapiro
To:	BankMergerApplication; comments.applications@rich.frb.org
Subject:	[EXTERNAL MESSAGE]Letter (email) of Support
Date:	Tuesday, April 30, 2019 5:09:44 PM

To the Federal Reserve & FDIC,

Please accept this email as our formal support for the merger between BB&T & SunTrust.

We are a local commercial real estate company based in Baltimore seeking to acquire, and add to value to, the properties that we purchase and the neighborhoods that we work.

In doing so, we consider Joe Fleury, our commercial loan officer for over 10 years, a critical piece of our capitalization.

Although Joe represents a large bank capable of large financings, he treats us as if our (small) deals are just as important as his larger transactions.

Given that Joe also cares about the local community, we find our relationship with him tremendously valuable.

In completing this merger, we are hopeful that Joe will be armed with even more tools as we continue to look for investment opportunities in the local commercial real estate market.

Should you want to discuss in more detail, please call or email me anytime.

Sincerely,

-Brad

Brad Shapiro 410.560.3970 office