

**From:** [Ralph G. Lightner, CPA/ABV/CGMA](#)  
**To:** [comments.applications@rich.frb.org](mailto:comments.applications@rich.frb.org); [BankMergerApplication](#)  
**Subject:** [EXTERNAL MESSAGE] BB&T and SunTrust merger  
**Date:** Wednesday, May 01, 2019 3:56:17 PM  
**Attachments:** [image001.png](#)

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To whom it may concern,

Our company, a real estate developer with property holdings mainly in Maryland and Florida, has had a banking and lending relationship with BB&T since 2012. We have worked with a number of individuals at the bank, but our primary contact is Joseph Fleury out of the Hunt Valley office. BB&T has been instrumental in assisting us with both construction and long-term financing for a number of our projects. They have been attentive to our business needs and we greatly value the relationship as a financing and banking partner. Our business relationship with BB&T has helped us continue our growth and has enabled us to provide places of business for our many tenants.

I believe that the merger between BB&T and SunTrust can only help us in the future by giving us access to additional resources in both our current and future markets. We fully support the transaction and look forward to continuing our relationship with the bank.

Sincerely,

**Ralph G. Lightner, CPA/ABV/CGMA**  
Chief Operating Officer / Chief Financial Officer



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