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April 23, 2019

FDIC Atlanta Regional Office
10 10th Street, NW, Suite 800
Atlanta, GA 30309-3849

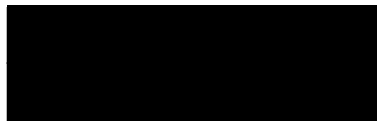
Dear Sir/Madam:

This letter is written in support of the merger between BB&T and SunTrust. HopeHealth is a Federally Qualified Health Center (FQHC) that serves 40,000 patients in three counties here in the Pee Dee region of South Carolina. HopeHealth has an estimated eighty-million-dollar economic impact in our community.

I have known and worked closely with Matthew Langston and BB&T for more than a decade. We have consulted with Matthew and his team on a variety of financial decisions from construction financing options to executive compensation planning. We know that BB&T has the depth of expertise that we can rely on when we need sound financial advice.

I value the partnership that HopeHealth has enjoyed with BB&T and I am confident that the combined strength of the two entities will be good for our community and good for their associates. If I can answer any further questions don't hesitate to ask. I can be reached at 843-656-0345.

Sincerely,



Carl M. Humphries
Chief Executive Officer
HopeHealth