To whom it may concern:

We are a construction company that operates in the mid-atlantic region. We have had a rewarding relationship

with Susquehanna/ BB&T since June 2012.

Our relationship manager is Nick Scardino. He is both proactive and accommodating allowing us to conduct business

effectively and with the confidence knowing we are truly business partners.

Over the years BB&T has provided us with working capital solutions as well as long term financing. We continue to embrace our partnership recently selecting them to administer of 401K plan.

BB&T is "hands on" meeting with our employees on a regular basis offering assistance and new products.

We look forward to the completion of the merger with SunTrust as we continue to expand our operations .

Sincerely,

Michael Bertonazzi, CFO

Michael J. Bertonazzi / Vice President, CFO mbertonazzi@jerseypanel.com

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