



May 3, 2019

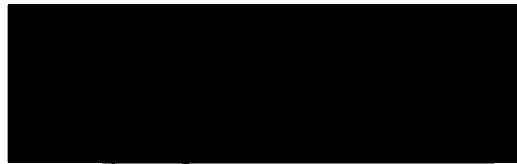
To whom it may concern,

I am writing to express my support for the proposed merger of BB&T and Sun Trust Bank. My company St. John Properties, Inc., is a private, family owned commercial real estate development company based in Maryland.

Our relationship with BB&T over the last 20 years has truly been a partnership. Our relationship managers have always taken a keen interest in our various businesses, taking to time to understand our needs and opportunities where the bank can provide services to us.

BB&T provides a host of banking services for our company. The relationship with BB&T and the banking services that they provide have helped us take projects from concept to realization.

For any new project that requires financing, BB&T is always one of our first calls. I am enthused about the merger with Sun Trust as we feel the combined organization will provide additional, enhanced services to our businesses. I fully support the proposed merger. Should you have any questions please feel free to reach out to me.



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