

Natelli Communities

May 22nd, 2019

FDIC Atlanta Regional Office
10 10th Street, NE, suite 800
Atlanta GA 30309-3849

Re: Planned merger of BB&T and SunTrust Bank

Dear Madam or Sir;

I'm writing to express my support for the planned merger of BB&T with SunTrust Bank.

I am the principal owner of Natelli Communities, a real estate development and investment firm which operates in the Mid-Atlantic Region. Natelli Communities and affiliated entities engage in the development of residential and mixed-use communities in a number of jurisdictions, including Maryland, Delaware, Tennessee and North Carolina. The development process includes acquiring undeveloped property; entitling and subdividing the property; constructing improvements such as roads, amenities, storm water management facilities and storm drain, power, gas, sewer and water distribution systems; and building residential, retail and office buildings in a coordinated development program.

Our company relies on commercial banks to finance our projects, and we have enjoyed a primary banking relationship with BB&T for approximately 20 years. During that time, we have grown from a small, local company into a regional company with offices in four states. BB&T has and continues to be a central part of our success and has successfully financed dozens of projects with us. The scope of our activities is broad, and has included building a new small town in Frederick, Maryland, known as Urbana, that is now home to over 4,000 families and 1,000,000 Square Feet of office and retail uses. Financing for this and many of our other communities has been provided by BB&T and has helped create several billion dollars of new, assessable tax base in the jurisdictions in which we operate.

We believe the merger of BB&T with SunTrust Bank will be good for our region and good for our business. The added scale and broader geographic reach of the merged institution will give our firm the opportunity to continue to expand the scale and reach of our firm - with a reliable lending partner that knows us well and understands our capabilities. BB&T has consistently demonstrated its commitment to local community and regional lending by helping to finance the growth of our company over many years. We look forward to continuing our relationship with BB&T and SunTrust as the merger is consummated.

Sincerely,



Tom Natelli, CEO

Received
 2019 MAY 28 AM 10:28
 FDIC ATLANTA REGIONAL OFFICE