



April 23, 2019

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

FDIC Atlanta Regional Office  
10 10<sup>th</sup> Street, NW  
Suite 800  
Atlanta, GA 30309-3849

To Whom It May Concern,

I, Joe Stewart founded Eastwood Homes in 1977. At that time, I reached out to BB&T and never looked back. If it wasn't for the relationship with BB&T, Eastwood Homes would have not been able to grow into eight different Divisions in North and South Carolina, Virginia and now Atlanta. We are one of largest privately family owned homebuilders in America.

In 2008, the housing market tumbled but BB&T Beacon worked with us side-by-side to get through those years. I strongly support the merger between BB&T and SunTrust and both have rich histories of service in their respective communities.

Joseph K. Stewart  
Founder & President  
Eastwood Homes