From: <u>Stephen Wendell</u>
To: <u>BankMergerApplicatio</u>

Subject: [EXTERNAL MESSAGE]BB&T and SunTrust Merger

Date: Wednesday, April 24, 2019 9:02:57 AM

Hello,

I am CEO of Mountain Shore Porperties, a multi asset class real estate development company. BB&T has been our preferred lender for as long as I have been with the company and the relationship has existed starting with my father for decades. While our relationship originated in West Virginia, BB&T's lending capabilities have allowed us to develop projects from Pennsylvania down to Florida and almost everywhere in between. We have developed hotels, single- and multi-tenant office buildings, industrial buildings, mixed-use apartment/retail buildings and single-family homes in 25+ cities across 8 different states. The motto of our company is "Patient, Diligent, Committed...Developing Properties that Create Enduring Value for Communities and our Investors". Our relationship with BB&T has allowed us to do just that. Each of our projects has been a financial success and has provided a positive impact to the community in which it was developed. We look forward to doing more business with BB&T after the merger has been completed.

Best, Stephen

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