To Whom It May Concern,

"We at Heath Hospitality/Cocreate Management have been banking with BB&T for 3 years and have enjoyed a mutually beneficial relationship over the years. BB&T has been a key partner in helping my company achieve its business objectives. I support the merger of equals between SunTrust and BB&T. The merger will result in a stronger company that will be able to better serve our company and communities."

Ben Penfold

Partner <u>CoCreate Management</u> 303.242.6534