

McMichael & Gray, PC
ATTORNEYS AT LAW

Alabama
Florida
Georgia
North Carolina
South Carolina
Tennessee

RANDALL C. MCMICHAEL

E-MAIL ADDRESS
randy@mcmichaelandgray.com

Main Office

2055 North Brown Road, Suite 250
Lawrenceville, GA 30043

PHONE
678.373.0521

FACSIMILE
678.373.0522

April 26, 2019

Regular Mail and Electronic Mail

comments.applications@rich.frb.org

-and-

BankMergerApplication@fdic.gov

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

-and-

FDIC Atlanta Regional Office
10 10th Street, NW, Suite 800
Atlanta, GA 30309-3849

Re: Letter in Support of Merger/BB&T (sometimes referred to as "Bank")/SunTrust.

To Whom It May Concern:

On behalf of McMichael & Gray, PC ("M&G"), I am writing to express my sincere thanks for BB&T's support of our firm and the greater Atlanta Area over the past several years. M&G is proud to collaborate with BB&T and grateful for BB&T's continued commitment to our mission and the quality of life for all who live, work, play, and do business in our community.

We recently learned BB&T filed a merger application with the Federal Regulatory Agencies to merge/acquire SunTrust. M&G supports the merger. We are confident this proposed

merger will strengthen the Bank's position to partner in additional communities throughout Georgia and have a positive impact on the service and expertise we enjoy with BB&T.

M&G partnered with BB&T in 2006. In 2016, because of our trust and respect for BB&T, M&G placed a majority of its trust and operating accounts in BB&T's care. Due to the nature of our business, the selection of a bank partner by a transactional firm is our single most important relationship. BB&T's commitment to customer care and customer trust was ultimately the deciding factor in our selection of BB&T. Additionally, BB&T made a business loan to our firm at a critical time in our growth. The loan allowed our firm to grow and prosper in ways that, without the funds, would have created additional hardships and delay.

For close to two decades Larry Bourne, SVP/SFR Construction Lending Manager BB&T, served and partnered with many local Atlanta homebuilders. Mr. Bourne's experience and strong commitment to providing technical support and access to capital for local homebuilders demonstrates the Banks commitment to our community. I cannot overstate the impact new construction housing has on the greater Atlanta Area. Over the past few years BB&T became a leader in community development projects by providing loans to support affordable/entry-level new construction, revitalization new construction in downtown Atlanta, and other development initiatives with local homebuilders. These development initiatives resulted in immeasurable benefits. Benefits which directly and indirectly affected not only the local homebuilders and our firm, but the community as a whole.

M&G enthusiastically supports BB&T's merger application with SunTrust. BB&T is strongly aligned with our mission and goals and we feel they bring strong organizational, administrative, and management experience to the proposed merger. We believe this merger is an excellent opportunity to combine two well-respected banks that share a deep commitment to customers and local communities.

Very truly yours,

McMichael & Gray, PC

By: 

Randall C. McMichael, Managing Partner