

SMITH / HAWKS
ATTORNEYS AT LAW

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RE: SUPPORT OF MERGER BETWEEN BB&T AND SUNTRUST

To whom it may concern,

Over the course of the last twelve (12) years I have had a professional relationship with BB&T, specifically Dale Bitner and Jay Hall, that has been instrumental to the growth of both my personal business ventures and well as those of my clients. Both gentlemen are excellent relationship managers who possess a vast knowledge of local market demands, a thorough understanding of the banking industry, and firm grasp of personal service.

To provide you with a background of the relationship, my firm, Smith Hawks, PL, is the largest private law firm in the BB&T market area, having a team of eight (8) attorneys and support staff who are directly involved in hundreds of millions of dollars in deals and cases yearly. Through our connection, BB&T has provided banking services to both the firm and our clients. BB&T has also provided its banking services to me individually by financing my commercial real estate ventures.

BB&T's excellent service and knowledge provided over the years has allowed the institution to corner a key role in the development that has occurred here in the Florida Keys. Because of this, they have played a crucial part in the rebuilding and redevelopment post Hurricane Irma which has allowed our community to again become economically stable and soaring.

With the size of our firm, and the high end clients and developers we work with, it is imperative that we have efficient client services, to include efficiency in commercial banking for large commercial real estate transactions and banking services for long term real estate investments, which I am confident we will continue to receive through this merger.

As such, I support the merger and believe the combined entity will continue to prove beneficial for myself, my firm, my clients, and most importantly the community.



Barton W. Smith

Cc: BWS/firm file