



To Whom It May Concern:

This letter is reference to my professional and personal relationship with Guy W. Burt. Guy has been a client of SunTrust Banks, Inc. since 1990. Guy has managed financial accounts with SunTrust Banks, Inc. in a positive and professional manner. Guy continues to conduct his business with a professionalism and integrity.

I would recommend Guy in any capacity based on my personal and professional association with him.

Please contact me with any questions or further reference needed.

Sincerely,

A handwritten signature in cursive script that reads "Richard W. Fulton".

Richard W Fulton
Vice President
SunTrust Banks, Inc.
Sylva NC
(828)586-1300