

632 Dabney Drive  
P O Box 1179  
Henderson, NC 27536

November 12, 2011

To Whom It May Concern:

RE: J. David Williams and Williams Custom Homes of Lake Gaston, LLC.

Mr. J. David Williams has been a customer of BB&T since 1996 and I have personally worked with him over the last seven years. Mr. Williams has been an excellent customer of BB&T since 1996 and has handled all of his accounts with us, both personal and business, in a very satisfactory and professional manner.

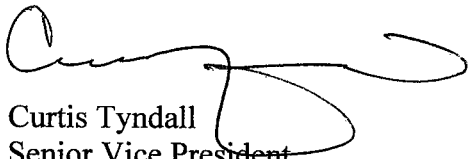
We currently have an extensive relationship with him and all of his accounts are in a very satisfactory status at this time.

I would recommend Mr. Williams as a building contractor and his company, Williams Custom Homes of Lake Gaston, LLC for any and all of my clients as he handles his affairs in a very satisfactory manner and does quality work on all of his construction projects.

BB&T would appreciate any courtesies that could be extended to Mr. Williams or his company.

Thank you for your assistance in this matter and please call with any questions that you may have.

Sincerely,



Curtis Tyndall  
Senior Vice President  
City Executive