

SunTrust Bank
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Lawrenceville, GA 30045
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Nancy Y. Bishop
Banking Officer

SUNTRUST

May 1, 2000

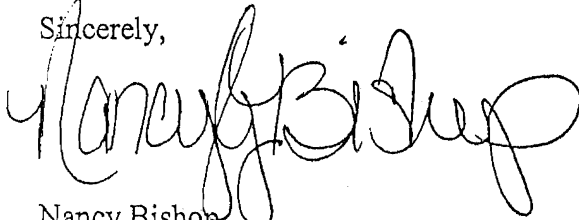
Mr. Floyd Ward
22 Weatherstone Parkway
Marietta, GA 30068

Dear Mr. Ward:

I am writing to express my sincere appreciation for your company's fine work on the remodel of our branch. Mark Harwell is professional, knowledgeable and has been a true asset to our office. Throughout the process, Mark has made sure to keep me informed of timelines and obstacles. He has been extremely accommodating and quick to address any concerns no matter how minor. The branch has been very clean every day. I have been through similar remodels and know what a challenge that can be.

Thank you for the outstanding work you have done and for the high quality people you have working for you. It has been my pleasure working with your company.

Sincerely,



Nancy Bishop
Assistant Branch Manager
Gwinnett Medical Office

Cc: Joel Smith
Mark Harwell
David Gill
Don Fowler
Gay Abbott
Tim Callahan