

SUNTRUST

January 16, 2001

Mr. Joe B Street, Chairman
Prequalification Committee Contractors
Department of Transportation
State of Georgia
#2 Capitol Square, S.W.
Atlanta GA 30334-1002

Dear Mr. Street:

SunTrust Bank has enjoyed a long relationship with Mr. Floyd Ward. He has completed numerous projects for us as General Contractor. Some of the most recent projects include:

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|------------------------|------------------|------------|---------------------|
| • Arbor Place Branch | Douglasville GA | 5400 Sq Ft | New Construction |
| • Lawrenceville Branch | Lawrenceville GA | 5400 Sq Ft | New Construction |
| • Sandy Springs Branch | Sandy Springs GA | 4000 Sq Ft | Renovation |
| • Sprayberry Branch | Marietta GA | 4000 Sq Ft | Renovation/Addition |

Ward General Contractors is current building out an interior space in a Hanger at Charlie Brown Airport and excavating and installing an underground tube system for a new drive through system at our Perimeter Center Branch.

In all cases, Ward has brought these projects in on schedule and within budget. He has done this on two occasions when we have found in necessary to accelerate the schedule.

If you have any questions, please call me.

Sincerely,



Tim Callahan
Vice President
Corporate Real Estate, Georgia Region