



Branch Banking and Trust Company  
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April 4, 1994

Jeff Davidson, MBA, CMC  
2417 Honeysuckle Road #2A  
Chapel Hill, NC 27514-6819

Dear Jeff:

Just wanted to let you know how much I enjoyed your presentation at the recent Cape Fear Sales and Marketing Executives Association meeting in Wilmington, North Carolina. It was not only entertaining, it clearly demonstrated the problem that most of us have regarding the amount of information we all try to absorb. You also gave us some practical solutions to the problem that we can begin to apply immediately.

Thank you once again for attending the Cape Fear SME meeting and for making the meeting a meaningful event.

Sincerely,

A handwritten signature in blue ink that reads "Steve Johnston". The signature is fluid and cursive, with a long horizontal stroke extending from the end of the name.

Steve Johnston  
Assistant Vice President  
Life and Financial Planning