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990-PF

Return of Private Foundation

OMB No 1545-0052

2007

Form 990-PF
Department of the Treasury
Internal Revenue Service (77)

or Section 4947(a)(1) Nonexempt Charitable Trust

Treated as a Private Foundation

Note The foundation may be able to use a copy of this return to satisfy state reporting requirements

For calendar year 2007, or tax year beginning

, 2007, and ending

G Check all that apply Initial return Final return ☒ Amended return Address change Name changeUse the IRS
label.
Otherwise,
print
or type.
See Specific
Instructions.

Name of foundation

SUNTRUST BANK CHARITABLE-IRR TR 51-7015561

Number and street (or P O box number if mail is not delivered to street address)

SUNTRUST BANKS P.O. BOX 1908

City or town, state, and ZIP code

ORLANDO, FL 32802-1908

A Employer identification number

54-6054608

B Telephone number (see the instructions)

(804) 782-7907

C If exemption application is pending, check here ☐D 1 Foreign organizations, check here ☐2 Foreign organizations meeting the 85% test, check here and attach computation ☐E If private foundation status was terminated under section 507(b)(1)(A), check here ☐F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ☐H Check type of organization: ☒ Section 501(c)(3) exempt private foundation☐ Section 4947(a)(1) nonexempt charitable trust ☐ Other taxable private foundation

I Fair market value of all assets at end of year (from Part II, col. (c), line 16) \$ 8,582,362.

J Accounting method: ☒ Cash ☐ Accrual
☐ Other (specify) _____
(Part I, column (d) must be on cash basis.)**Part I Analysis of Revenue and Expenses** (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see the instructions))

	(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
1 Contributions, gifts, grants, etc., received (attach schedule)				
2 Check ☒ if the foundation is not required to attach Sch B				
3 Interest on savings and temporary cash investments				
4 Dividends and interest from securities	212,196.	219,976.		STMT 1
5a Gross rents				
b Net rental income or (loss)				
6a Net gain or (loss) from sale of assets not on line 10	182,510.			
b Gross sales price for all assets on line 6a 1,798,571.				
7 Capital gain net income (from Part IV, line 2)		279,568.		
8 Net short-term capital gain				
9 Income modifications			2,500.	
10a Gross sales less returns and allowances				
b Less Cost of goods sold				
c Gross profit or (loss) (attach schedule)				
11 Other income (attach schedule)	1,171,910.	1,117,101.		STMT 2
12 Total. Add lines 1 through 11	1,566,616.	1,616,645.	2,500.	
13 Compensation of officers, directors, trustees, etc.	6,185.	3,092.		3,093.
14 Other employee salaries and wages				
15 Pension plans, employee benefits				
16a Legal fees (attach schedule)				
b Accounting fees (attach schedule) STMT 3	1,000.	NONE	NONE	1,000.
c Other professional fees (attach schedule)				
17 Interest				
18 Taxes (attach schedule) (see the instructions) STMT 4	56,295.	1,380.		
19 Depreciation (attach schedule) and depletion				
20 Occupancy				
21 Travel, conferences, and meetings				
22 Printing and publications				
23 Other expenses (attach schedule) STMT 5		224,694.		
24 Total operating and administrative expenses. Add lines 13 through 23	63,480.	229,166.	NONE	4,093.
25 Contributions, gifts, grants paid	546,667.			546,667.
26 Total expenses and disbursements. Add lines 24 and 25	610,147.	229,166.	NONE	550,760.
27 Subtract line 26 from line 12	956,469.	1,387,479.	2,500.	
a Excess of revenue over expenses and disbursements				
b Net investment income (if negative, enter -0-)				
c Adjusted net income (if negative, enter -0-)				

For Privacy Act and Paperwork Reduction Act Notice, see the instructions

Form 990-PF (2007)

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POSTMARK DATE

SCANNED NOV 22 2010

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Part II Balance Sheets

Attached schedules and amounts in the description column should be for end-of-year amounts only. (See instructions.)

		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1 Cash - non-interest-bearing			
	2 Savings and temporary cash investments	386,596.	1,320,077.	1,320,077.
	3 Accounts receivable ▶ Less allowance for doubtful accounts ▶			
	4 Pledges receivable ▶ Less allowance for doubtful accounts ▶			
	5 Grants receivable			
	6 Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see page 16 of the instructions)			
	7 Other notes and loans receivable (attach schedule) ▶ Less allowance for doubtful accounts ▶			
	8 Inventories for sale or use			
	9 Prepaid expenses and deferred charges			
	10 a Investments - U S and state government obligations (attach schedule)			
	b Investments - corporate stock (attach schedule)			
	c Investments - corporate bonds (attach schedule)			
	11 Investments - land, buildings, and equipment basis Less accumulated depreciation (attach schedule) ▶			
	12 Investments - mortgage loans			
	13 Investments - other (attach schedule) STMT 6	4,118,038.	4,143,526.	7,262,285.
	14 Land, buildings, and equipment basis Less accumulated depreciation (attach schedule) ▶			
15 Other assets (describe ▶)				
16 Total assets (to be completed by all filers - see the instructions. Also, see page 1, item I)	4,504,634.	5,463,603.	8,582,362.	
Liabilities	17 Accounts payable and accrued expenses			
	18 Grants payable			
	19 Deferred revenue			
	20 Loans from officers, directors, trustees, and other disqualified persons			
	21 Mortgages and other notes payable (attach schedule)			
	22 Other liabilities (describe ▶)			
23 Total liabilities (add lines 17 through 22)				
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ ☐ and complete lines 24 through 26 and lines 30 and 31.			
	24 Unrestricted			
	25 Temporarily restricted			
	26 Permanently restricted			
	Foundations that do not follow SFAS 117, check here and complete lines 27 through 31. ▶ ☒			
	27 Capital stock, trust principal, or current funds	4,236,968.	4,387,787.	
	28 Paid-in or capital surplus, or land, bldg, and equipment fund			
	29 Retained earnings, accumulated income, endowment, or other funds	267,666.	1,075,816.	
	30 Total net assets or fund balances (see page 17 of the instructions)	4,504,634.	5,463,603.	
31 Total liabilities and net assets/fund balances (see page 17 of the instructions)	4,504,634.	5,463,603.		

Part III Analysis of Changes in Net Assets or Fund Balances

1 Total net assets or fund balances at beginning of year - Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return)	1	4,504,634.
2 Enter amount from Part I, line 27a	2	956,469.
3 Other increases not included in line 2 (itemize) ▶ SEE STATEMENT 7	3	2,500.
4 Add lines 1, 2, and 3	4	5,463,603.
5 Decreases not included in line 2 (itemize) ▶	5	
6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	5,463,603.

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co.)			(b) How acquired P-Purchase D-Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1a SEE PART IV SCHEDULE					
b					
c					
d					
e					
(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)		
a					
b					
c					
d					
e					
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(i) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))		
(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any			
a					
b					
c					
d					
e					
2 Capital gain net income or (net capital loss) { If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }			2	279,568.	
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6). If gain, also enter in Part I, line 8, column (c) (see pages 13 and 17 of the instructions). If (loss), enter -0- in Part I, line 8.			3		

Part V Qualification Under Section 4940(e) for Reduced Tax on Net Investment Income

(For optional use by domestic private foundations subject to the section 4940(a) tax on net investment income.)

If section 4940(d)(2) applies, leave this part blank.

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period? ☒ Yes ☐ No
If "Yes," the foundation does not qualify under section 4940(e). Do not complete this part.**1 Enter the appropriate amount in each column for each year; see page 18 of the instructions before making any entries.**

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col. (b) divided by col. (c))
2006			
2005			
2004			
2003			
2002			

2 Total of line 1, column (d)	2	
3 Average distribution ratio for the 5-year base period - divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years	3	
4 Enter the net value of noncharitable-use assets for 2007 from Part X, line 5	4	
5 Multiply line 4 by line 3	5	
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	
7 Add lines 5 and 6	7	
8 Enter qualifying distributions from Part XII, line 4	8	

If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions on page 18.

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948 - see page 18 of the instructions)

1a	Exempt operating foundations described in section 4940(d)(2), check here ☐ and enter "N/A" on line 1 Date of ruling letter _____ (attach copy of ruling letter if necessary - see instructions)		
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here ☐ and enter 1% of Part I, line 27b	1	27,750.
c	All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b)		
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	2	
3	Add lines 1 and 2	3	27,750.
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	4	NONE
5	Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-	5	27,750.
6	Credits/Payments		
a	2007 estimated tax payments and 2006 overpayment credited to 2007	6a	31,097.
b	Exempt foreign organizations-tax withheld at source	6b	NONE
c	Tax paid with application for extension of time to file (Form 8868)	6c	NONE
d	Backup withholding erroneously withheld	6d	
7	Total credits and payments. Add lines 6a through 6d	7	31,097.
8	Enter any penalty for underpayment of estimated tax. Check here ☐ if Form 2220 is attached	8	
9	Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9	
10	Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	3,347.
11	Enter the amount of line 10 to be Credited to 2008 estimated tax ☐ Refunded ☐	11	3,347.

Part VII-A Statements Regarding Activities

	Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		X
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see page 19 of the instructions for definition)? If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities		X
c Did the foundation file Form 1120-POL for this year?		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation \$ (2) On foundation managers \$		
e Enter the reimbursement (if any) paid by the organization during the year for political expenditure tax imposed on foundation managers \$		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? If "Yes," attach a detailed description of the activities		X
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes		X
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
b If "Yes," has it filed a tax return on Form 990-T for this year?		N/A
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? If "Yes," attach the statement required by General Instruction T		X
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	X	
7 Did the foundation have at least \$5,000 in assets at any time during the year? If "Yes," complete Part II, col. (c), and Part XV	X	
8a Enter the states to which the foundation reports or with which it is registered (see page 19 of the instructions) ☐ STMT 8		
b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? If "No," attach explanation	X	
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2007 or the taxable year beginning in 2007 (see instructions for Part XIV)? If "Yes," complete Part XIV		X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses		X

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11a	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see page 20 of the instructions)	11a		X
b	If "Yes," did the foundation have a binding written contract in effect on August 17, 2006, covering the interest, rents, royalties, and annuities described in the attachment for line 11a?	11b		
12	Did the foundation acquire a direct or indirect interest in any applicable insurance contract?	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	X	

Website address N/A

14 The books are in care of SUNTRUST BK, GOVT RELATIONS Telephone no (804) 782-7907
 Located at SHIRLEY SWARTWOUT RICHMOND, VA ZIP + 4 23219

15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-F in lieu of Form 1041 - Check here ☐
 and enter the amount of tax-exempt interest received or accrued during the year 15

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.

- | | | | | |
|--|---|---|--|--|
| 1a During the year did the foundation (either directly or indirectly) | | | | |
| (1) Engage in the sale or exchange, or leasing of property with a disqualified person? | ☐ Yes ☒ No | | | |
| (2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? | ☐ Yes ☒ No | | | |
| (3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? | ☐ Yes ☒ No | | | |
| (4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? | ☒ Yes ☐ No | | | |
| (5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? | ☐ Yes ☒ No | | | |
| (6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days) | ☐ Yes ☒ No | | | |
| b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see page 22 of the instructions)? | | | | |
| Organizations relying on a current notice regarding disaster assistance check here | | | | |
| c Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2007? | | | | |
| 2 Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5)) | | | | |
| a At the end of tax year 2007, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2007? | | ☐ Yes ☒ No | | |
| If "Yes," list the years | | | | |
| b Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement - see page 22 of the instructions) | | | | |
| c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here | | | | |
| 3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? | | ☐ Yes ☒ No | | |
| b If "Yes," did it have excess business holdings in 2007 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969, (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest, or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? (Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2007) | | | | |
| 4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes? | | | | |
| b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2007? | | | | |

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Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required (continued)

5a During the year did the foundation pay or incur any amount to

(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? ☐ Yes ☒ No

(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive? ☐ Yes ☒ No

(3) Provide a grant to an individual for travel, study, or other similar purposes? ☒ Yes ☐ No

(4) Provide a grant to an organization other than a charitable, etc., organization described in section 509(a)(1), (2), or (3), or section 4940(d)(2)? (see page 22 of the instructions) ☐ Yes ☒ No

(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? ☐ Yes ☒ No

b If any answer is "Yes" to 5a(1)-(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see page 22 of the instructions)? ☐ Yes ☒ No

Organizations relying on a current notice regarding disaster assistance check here ☐

c If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? ☐ Yes ☒ No

If "Yes," attach the statement required by Regulations section 53.4945-5(d) *N/A*

6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? ☐ Yes ☒ No

b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? ☐ Yes ☒ No

If you answered "Yes" to 6b, also file Form 8870

7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? ☐ Yes ☒ No

b If yes, did the foundation receive any proceeds or have any net income attributable to the transaction? ☐ Yes ☒ No

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors**1** List all officers, directors, trustees, foundation managers and their compensation (see page 23 of the instructions).

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
SEE STATEMENT 9		6,185.	-0-	-0-

2 Compensation of five highest-paid employees (other than those included on line 1 - see page 23 of the instructions). If none, enter "NONE"

(a) Name and address of each employee paid more than \$50,000	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
NONE		NONE	NONE	NONE

Total number of other employees paid over \$50,000 ☐ NONE

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Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors (continued)**3 Five highest-paid independent contractors for professional services** (see page 23 of the instructions). If none, enter "NONE."

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE	NONE	

Total number of others receiving over \$50,000 for professional services **NONE**

Part IX-A Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.	Expenses
1 NONE	
2	
3	
4	

Part IX-B Summary of Program-Related Investments (see page 24 of the instructions)

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2	Amount
1 NONE	
2	
All other program-related investments. See page 24 of the instructions.	
3 NONE	
Total. Add lines 1 through 3	

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Part X Minimum Investment Return (All domestic foundations must complete this part. Foreign foundations, see page 24 of the instructions.)

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
a	Average monthly fair market value of securities	1a	7,370,651.
b	Average of monthly cash balances	1b	610,792.
c	Fair market value of all other assets (see page 25 of the instructions)	1c	NONE
d	Total (add lines 1a, b, and c)	1d	7,981,443.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	
2	Acquisition indebtedness applicable to line 1 assets	2	NONE
3	Subtract line 2 from line 1d	3	7,981,443.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see page 25 of the instructions)	4	119,722.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	7,861,721.
6	Minimum investment return. Enter 5% of line 5	6	393,086.

Part XI Distributable Amount (see page 25 of the instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign organizations check here ☐ and do not complete this part.)

1	Minimum investment return from Part X, line 6	1	393,086.
2a	Tax on investment income for 2007 from Part VI, line 5	2a	27,750.
b	Income tax for 2007. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	27,750.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	365,336.
4	Recoveries of amounts treated as qualifying distributions	4	2,500.
5	Add lines 3 and 4	5	367,836.
6	Deduction from distributable amount (see page 25 of the instructions)	6	NONE
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	367,836.

Part XII Qualifying Distributions (see page 26 of the instructions)

1	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes:		
a	Expenses, contributions, gifts, etc. - total from Part I, column (d), line 26	1a	550,760.
b	Program-related investments - total from Part IX-B	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	NONE
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	NONE
b	Cash distribution test (attach the required schedule)	3b	NONE
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	550,760.
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b (see page 26 of the instructions)	5	N/A
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	550,760.

Note: The amount on line 6 will be used in Part V, column (b), in subsequent years when calculating whether the foundation qualifies for the section 4940(e) reduction of tax in those years.

Part XIII Undistributed Income (see page 26 of the instructions)

	(a) Corpus	(b) Years prior to 2006	(c) 2006	(d) 2007
1 Distributable amount for 2007 from Part XI, line 7				367,836.
2 Undistributed income, if any, as of the end of 2006				
a Enter amount for 2006 only			199,931.	
b Total for prior years		NONE		
3 Excess distributions carryover, if any, to 2007:				
a From 2002	NONE			
b From 2003	NONE			
c From 2004	NONE			
d From 2005	NONE			
e From 2006	NONE			
f Total of lines 3a through e	NONE			
4 Qualifying distributions for 2007 from Part XII, line 4 ▶ \$ 550,760.				
a Applied to 2006, but not more than line 2a			199,931.	
b Applied to undistributed income of prior years (Election required - see page 27 of the instructions)		NONE		
c Treated as distributions out of corpus (Election required - see page 27 of the instructions)	NONE			
d Applied to 2007 distributable amount				350,829.
e Remaining amount distributed out of corpus	NONE			
5 Excess distributions carryover applied to 2007 (If an amount appears in column (d), the same amount must be shown in column (a))	NONE			NONE
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e. Subtract line 5	NONE			
b Prior years' undistributed income Subtract line 4b from line 2b		NONE		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		NONE		
d Subtract line 6c from line 6b Taxable amount - see page 27 of the instructions		NONE		
e Undistributed income for 2006 Subtract line 4a from line 2a Taxable amount - see page 27 of the instructions			NONE	
f Undistributed income for 2007 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2008.				17,007.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (see page 27 of the instructions)	NONE			
8 Excess distributions carryover from 2002 not applied on line 5 or line 7 (see page 27 of the instructions)	NONE			
9 Excess distributions carryover to 2008. Subtract lines 7 and 8 from line 6a	NONE			
10 Analysis of line 9				
a Excess from 2003	NONE			
b Excess from 2004	NONE			
c Excess from 2005	NONE			
d Excess from 2006	NONE			
e Excess from 2007	NONE			

Part XIV Private Operating Foundations (see page 27 of the instructions and Part VII-A, question 9) NOT APPLICABLE

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2007, enter the date of the ruling

b Check box to indicate whether the foundation is a private operating foundation described in section

4942(j)(3) or 4942(j)(5)

2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed

	Tax year	Prior 3 years			(e) Total
	(a) 2007	(b) 2006	(c) 2005	(d) 2004	
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4 for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon:					
a "Assets" alternative test - enter:					
(1) Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i).					
b "Endowment" alternative test - enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed					
c "Support" alternative test - enter:					
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties).					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii).					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

Part XV Supplementary Information (Complete this part only if the foundation had \$5,000 or more in assets at any time during the year - see page 28 of the instructions.)**1 Information Regarding Foundation Managers:**

a List any managers of the foundation who have contributed more than 2% of the total contributions received by the foundation before the close of any tax year (but only if they have contributed more than \$5,000). (See section 507(d)(2))

N/A

b List any managers of the foundation who own 10% or more of the stock of a corporation (or an equally large portion of the ownership of a partnership or other entity) of which the foundation has a 10% or greater interest

N/A

2 Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:

Check here ☐ if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds. If the foundation makes gifts, grants, etc (see page 28 of the instructions) to individuals or organizations under other conditions, complete items 2a, b, c, and d

a The name, address, and telephone number of the person to whom applications should be addressed:

SEE STATEMENT 10

b The form in which applications should be submitted and information and materials they should include:

SEE ATTACHED STATEMENT FOR LINE 2

c Any submission deadlines:

SEE ATTACHED STATEMENT FOR LINE 2

d Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors

SEE ATTACHED STATEMENT FOR LINE 2

Part XV Supplementary Information (continued)**3 Grants and Contributions Paid During the Year or Approved for Future Payment**

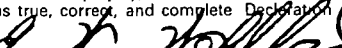
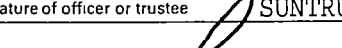
Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a Paid during the year SEE STATEMENT 14				
Total			▶ 3a	546,667.
b Approved for future payment				
Total			▶ 3b	

1	Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?	Yes	No
a	Transfers from the reporting foundation to a noncharitable exempt organization of		
	(1) Cash	1a(1)	X
	(2) Other assets	1a(2)	X
b	Other transactions		
	(1) Sales of assets to a noncharitable exempt organization	1b(1)	X
	(2) Purchases of assets from a noncharitable exempt organization	1b(2)	X
	(3) Rental of facilities, equipment, or other assets	1b(3)	X
	(4) Reimbursement arrangements	1b(4)	X
	(5) Loans or loan guarantees	1b(5)	X
	(6) Performance of services or membership or fundraising solicitations	1b(6)	X
c	Sharing of facilities, equipment, mailing lists, other assets, or paid employees	1c	X
d	If the answer to any of the above is "Yes," complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column (d) the value of the goods, other assets, or services received.		

[illegible]

b If "Yes," complete the following schedule

b. If yes, complete the following schedule		
(a) Name of organization	(b) Type of organization	(c) Description of relationship
N/A		

Sign Here	Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer or fiduciary) is based on all information of which preparer has any knowledge.				
	 Signature of officer or trustee		10/13/2010 Date		AUTHORIZED Title
	SUNTRUST BANK				
Paid Preparer's Use Only	Preparer's signature 	Date 10/13/2010	Check if self-employed ☐	Preparer's SSN or PTIN (See Signature on page 30 of the instructions) P00353001	
	Firm's name (or yours if self-employed), address, and ZIP code KPMG LLP 100 WESTMINSTER ST, 6TH FL, SUITE A PROVIDENCE, RI 02903-9605			EIN ▶ 13-5565207 Phone no 888-942-3272	

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FORM 990-PF - PART IV
CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME

Kind of Property		Description				P or D	Date acquired	Date sold
Gross sale price less expenses of sale	Depreciation allowed/ allowable	Cost or other basis	FMV as of 12/31/69	Adj basis as of 12/31/69	Excess of FMV over adj basis		Gain or (loss)	
		TOTAL LONG-TERM CAPITAL GAIN DIVIDENDS					156,893.	
		TOTAL GAIN FROM FORM 4797					96,248.	
889.00		65.128 ROYCE OPPORTUNITY-I PROPERTY TYPE: SECURITIES 850.00					12/26/2006 39.00	03/28/2007
174,223.00		9820.912 STI CLASSIC LARGE CAP RELATIVE PROPERTY TYPE: SECURITIES 180,999.00					11/27/2006 -6,776.00	03/28/2007
454.00		22.039 STI CLASSIC FD-SM CAP GROWTH TRUS PROPERTY TYPE: SECURITIES 469.00					11/27/2006 -15.00	03/28/2007
5,733.00		414.834 STI CLASSIC FUNDS MID CAP EQUITY PROPERTY TYPE: SECURITIES 5,808.00					11/27/2006 -75.00	03/28/2007
392,019.00		30554.871 STI CLASSIC CAPITAL APPRECIATI PROPERTY TYPE: SECURITIES 402,250.00					11/27/2006 -10,231.00	03/28/2007
1,684.00		129.439 STI CLASSIC FD-EMERGING GROWTH # PROPERTY TYPE: SECURITIES 1,616.00					11/27/2006 68.00	03/28/2007
2,720.00		209.231 STI CLASSIC FDS MID CAP VAL EQUI PROPERTY TYPE: SECURITIES 2,967.00					11/27/2006 -247.00	03/28/2007
28,140.00		3823.381 STI CLASSIC FDS HIGH INCOME FD PROPERTY TYPE: SECURITIES 27,299.00					11/27/2006 841.00	03/28/2007
188,439.00		6588.777 STI CLASSIC QUALITY GROWTH STOC PROPERTY TYPE: SECURITIES 177,106.00					03/28/2007 11,333.00	06/26/2007
14,420.00		733.842 STI CLASSIC FD-INTL EQ INDX PROPERTY TYPE: SECURITIES 12,747.00					11/27/2006 1,673.00	06/26/2007

FORM 990-PF - PART IV
CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME

Kind of Property		Description				P or D	Date acquired	Date sold
Gross sale price less expenses of sale	Depreciation allowed/ allowable	Cost or other basis	FMV as of 12/31/69	Adj basis as of 12/31/69	Excess of FMV over adj basis		Gain or (loss)	
180,254.00		13322.544 STI CLASSIC CAPITAL APPRECIATI PROPERTY TYPE: SECURITIES 175,389.00					11/27/2006 4,865.00	06/26/2007
24,472.00		1807.386 STI CLASSIC FD-AGGRESSIVE GRWTH PROPERTY TYPE: SECURITIES 21,883.00					11/27/2006 2,589.00	06/26/2007
2,425.00		175.217 STI CLASSIC FDS MID CAP VAL EQUI PROPERTY TYPE: SECURITIES 2,485.00					11/27/2006 -60.00	06/26/2007
36,862.00		3667.903 STI CLASSIC FD-SM CAP QUAN EQTY PROPERTY TYPE: SECURITIES 34,894.00					03/28/2007 1,968.00	06/26/2007
8,516.00		371.391 STI CLASSIC FD-SM CAP GROWTH TRU PROPERTY TYPE: SECURITIES 7,974.00					11/27/2006 542.00	09/19/2007
334.00		31.81 STI CLASSIC FUNDS INVESTMENT GRA PROPERTY TYPE: SECURITIES 334.00					03/28/2007	09/19/2007
176,346.00		10779.095 STI CLASSIC LARGE CAP VALUE EQ PROPERTY TYPE: SECURITIES 165,425.00					11/27/2006 10,921.00	09/19/2007
9,195.00		639.876 STI CLASSIC FD-AGGRESSIVE GRWTH PROPERTY TYPE: SECURITIES 7,747.00					11/27/2006 1,448.00	09/19/2007
23,385.00		1534.449 STI CLASSIC FD-EMERGING GROWTH PROPERTY TYPE: SECURITIES 19,790.00					11/27/2006 3,595.00	09/19/2007
31,803.00		3319.756 STI CLASSIC FD-SEIX FLT HIGH IN PROPERTY TYPE: SECURITIES 32,910.00					06/26/2007 -1,107.00	09/19/2007
11,524.00		1157.028 STI CLASSIC CORE BOND PROPERTY TYPE: SECURITIES 11,554.00					11/27/2006 -30.00	09/19/2007

FORM 990-PF - PART IV
CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME

Kind of Property		Description				P or D	Date acquired	Date sold
Gross sale price less expenses of sale	Depreciation allowed/ allowable	Cost or other basis	FMV as of 12/31/69	Adj basis as of 12/31/69	Excess of FMV over adj basis		Gain or (loss)	
66,920.00		6698.673 STI CLASSIC US GOVERNMENT SECUR PROPERTY TYPE: SECURITIES 66,689.00					09/19/2007 231.00	10/17/2007
25,048.00		795.173 STI CLASSIC QUALITY GROWTH STOCK PROPERTY TYPE: SECURITIES 24,340.00					09/19/2007 708.00	12/19/2007
11,834.00		625.788 STI CLASSIC FD-INTL EQ INDX PROPERTY TYPE: SECURITIES 12,303.00					09/19/2007 -469.00	12/19/2007
13,280.00		702.293 STI CLASSIC FD-INTL EQ INDX PROPERTY TYPE: SECURITIES 12,199.00					11/27/2006 1,081.00	12/19/2007
2,496.00		233.927 STI CLASSIC FUNDS INVESTMENT G PROPERTY TYPE: SECURITIES 2,456.00					03/28/2007 40.00	12/19/2007
5,152.00		521.457 STI CLASSIC FUNDS SHORT-TERM B PROPERTY TYPE: SECURITIES 5,121.00					10/17/2007 31.00	12/19/2007
11,226.00		795.573 STI CLASSIC FD-AGGRESSIVE GRWTH PROPERTY TYPE: SECURITIES 9,632.00					03/28/2007 1,594.00	12/19/2007
4,342.00		307.758 STI CLASSIC FD-AGGRESSIVE GRWTH PROPERTY TYPE: SECURITIES 3,726.00					11/27/2006 616.00	12/19/2007
87,577.00		8705.468 STI CLASSIC CORE BOND PROPERTY TYPE: SECURITIES 86,934.00					11/27/2006 643.00	12/19/2007
3,718.00		363.441 SEIX HIGH YIELD PROPERTY TYPE: SECURITIES 3,918.00					12/26/2006 -200.00	12/19/2007
		1. BUCKHORN COAL COMPANY PROPERTY TYPE: SECURITIES					12/31/2005 811.00	12/31/2007

**FORM 990-PF - PART IV
CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME**

Kind of Property		Description				P or D	Date acquired	Date sold
Gross sale price less expenses of sale	Depreciation allowed/ allowable	Cost or other basis	FMV as of 12/31/69	Adj basis as of 12/31/69	Excess of FMV over adj basis		Gain or (loss)	
TOTAL GAIN (LOSS)							----- 279,568. =====	

FORM 990PF, PART I - DIVIDENDS AND INTEREST FROM SECURITIES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
DIVIDENDS & INTEREST	212,196.	216,534.
PTNERSHIP DIVIDENDS		2,931.
PTNERSHIP INT INC.		511.
TOTAL	212,196.	219,976.

FORM 990PF, PART I - OTHER INCOME

=====

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
-----	-----	-----
PARTNERSHIP INCOME	1,164,240.	
2006 FED TAX REFUND	7,670.	
PTNERSHIP ROYALTIES		1,115,903.
PTNERSHIP RENTAL INC.		1,198.
	-----	-----
TOTALS	1,171,910.	1,117,101.
	=====	=====

FORM 990PF, PART I - ACCOUNTING FEES

=====

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME	ADJUSTED NET INCOME	CHARITABLE PURPOSES
-----	-----	-----	-----	-----
TAX PREP FEE	1,000.			1,000.
	-----	-----	-----	-----
TOTALS	1,000.	NONE	NONE	1,000.
	=====	=====	=====	=====

FORM 990PF, PART I - TAXES

=====

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----
2006 BALANCE DUE	7,670.	
FEDERAL EXCISE TAX	48,625.	
FOREIGN TAXES		1,380.
	-----	-----
TOTALS	56,295. =====	1,380. =====

FORM 990PF, PART I - OTHER EXPENSES
=====

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----
ROYALTY INC. DED'N		57,139.
2% PORTFOLIO DED'N		170.
15% DEPLETION OF GAS ROYALTIES		167,385.
	-----	-----
TOTALS	=====	=====
		224,694.
		=====

SUNTRUST BANK CHARITABLE-IRR TR 51-7015561

54-6054608

FORM 990PF, PART II - OTHER INVESTMENTS

=====

DESCRIPTION	COST/ FMV C OR F	BEGINNING BOOK VALUE	ENDING BOOK VALUE	ENDING FMV
BUCKHORN COAL LT	C	121,275.	121,275.	3,339,567.
SEE ATTACHED STATEMENT	F	3,996,763.	4,022,251.	3,922,718.
		-----	-----	-----
TOTALS		4,118,038.	4,143,526.	7,262,285.
		=====	=====	=====

FORM 990PF, PART III - OTHER INCREASES IN NET WORTH OR FUND BALANCES
=====DESCRIPTION
-----AMOUNT

BV ADJ - GRANT RECOVERIES FROM 8/16/2004

2,500.

TOTAL

2,500.
=====

STATE(S) WHERE THE FOUNDATION IS REGISTERED
=====

VA

FORM 990PF, PART VIII - LIST OF OFFICERS, DIRECTORS, AND TRUSTEES

OFFICER NAME:

SUNTRUST BANK

ADDRESS:

919 EAST MAIN STREET

RICHMOND, VA 23219

TITLE:

TRUSTEE, VARIOUS

COMPENSATION 6,185.

TOTAL COMPENSATION: 6,185.

=====

RECIPIENT NAME:

JACQUETTA SIMMONS, C/O SUNTRUST BANK
ADDRESS:

919 E. MAIN STREET
RICHMOND, VA 23219

FORM, INFORMATION AND MATERIALS:

WRITTEN APPLICATIONS WITH SUPPORTING INFORMATION REGARDING THE PURPOSE
OF THE ORGANIZATION AND EXPECTED BENEFITS OF PROGRAM.

SUBMISSION DEADLINES:

APPLICATIONS SHOULD BE MADE IN OR BEFORE OCTOBER FOR CONSIDERATION IN
THE FOLLOWING YEAR.

RESTRICTIONS OR LIMITATIONS ON AWARDS:

CONTRIBUTIONS/GRANTS ARE PRIMARILY TO COMMUNITY ORGANIZATIONS. GRANTS
ARE NOT MADE TO POLITICAL OR RELIGIOUS ORGANZATIONS.

RECIPIENT NAME:
JAMESTOWN 2007
400 YEAR CELEBRATION
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
GENERAL CHARITABLE PURPOSE
FOUNDATION STATUS OF RECIPIENT:
N/A
AMOUNT OF GRANT PAID 250,000.

RECIPIENT NAME:
JAMES MADISON UNIVERSITY
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
GENERAL CHARITABLE PURPOSE
FOUNDATION STATUS OF RECIPIENT:
N/A
AMOUNT OF GRANT PAID 20,000.

RECIPIENT NAME:
VIRGINIA CAREER EDUCATION FDN
ATTN: JEAN BANKOS
ADDRESS:
PATRICK HENRY BLDG - 4TH FLOOR
1111 E. BROAD STREET, VA
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
GENERAL CHARITABLE PURPOSE
FOUNDATION STATUS OF RECIPIENT:
N/A
AMOUNT OF GRANT PAID 5,000.

RECIPIENT NAME:
NATIONAL MUSEUM OF THE
MARINE CORPS
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
GENERAL CHARITABLE PURPOSE
FOUNDATION STATUS OF RECIPIENT:
N/A
AMOUNT OF GRANT PAID 16,667.

RECIPIENT NAME:
VIRGINIA PERFORMING
ARTS FOUNDATION
ADDRESS:
111 VIRGINIA ST, SUITE 201
RICHMOND, VA 23219
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
GENERAL CHARITABLE PURPOSE
FOUNDATION STATUS OF RECIPIENT:
N/A
AMOUNT OF GRANT PAID 50,000.

RECIPIENT NAME:
VIRGINIA COMMONWEALTH
UNIVERSITY
ADDRESS:
P.O. BOX 842026
RICHMOND, VA 23284-2026
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
GENERAL CHARITABLE PURPOSE
FOUNDATION STATUS OF RECIPIENT:
N/A
AMOUNT OF GRANT PAID 50,000.

FORM 990PF, PART XV, LINE 3 - CONTRIBUTIONS, GIFTS, GRANTS PAID

=====

RECIPIENT NAME:

VIRGINIA TECH -

ATTN: MARK ARMAGOST

ADDRESS:

902 PRICES FORK RD.

BLACKSBURG, VA 24061-0209

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GENERAL CHARITABLE PURPOSE

FOUNDATION STATUS OF RECIPIENT:

N/A

AMOUNT OF GRANT PAID 50,000.

RECIPIENT NAME:

RAPPAHANNOCK AREA YMCA

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GENERAL CHARITABLE PURPOSE

FOUNDATION STATUS OF RECIPIENT:

N/A

AMOUNT OF GRANT PAID 25,000.

RECIPIENT NAME:

VIRGINIA OPERA

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GENERAL CHARITABLE PURPOSE

FOUNDATION STATUS OF RECIPIENT:

N/A

AMOUNT OF GRANT PAID 10,000.

RECIPIENT NAME:

ANDREW'S BUDDIES

ADDRESS:

P.O. BOX 785

RICHMOND, VA 23218-0785

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GENERAL CHARITABLE PURPOSE

FOUNDATION STATUS OF RECIPIENT:

N/A

AMOUNT OF GRANT PAID 25,000.

RECIPIENT NAME:

TREDEGARD NATIONAL CIVIL

WAR CENTER FDN

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GENERAL CHARITABLE PURPOSE

FOUNDATION STATUS OF RECIPIENT:

N/A

AMOUNT OF GRANT PAID 25,000.

RECIPIENT NAME:

SORENSEN INSTIT. FOR POLITICIAL

LEADERSHIP - UVA

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GENERAL CHARITABLE PURPOSE

FOUNDATION STATUS OF RECIPIENT:

N/A

AMOUNT OF GRANT PAID 20,000.

TOTAL GRANTS PAID:

546,667.

=====

**SCHEDULE D
(Form 1041)**

Department of the Treasury
Internal Revenue Service

Capital Gains and Losses

► Attach to Form 1041, Form 5227, or Form 990-T. See the separate instructions for Form 1041 (also for Form 5227 or Form 990-T, if applicable).

OMB No 1545-0092

2007

Name of estate or trust

SUNTRUST BANK CHARITABLE-IRR TR 51-7015561

Employer identification number

54-6054608

Note: Form 5227 filers need to complete **only** Parts I and II

Part I Short-Term Capital Gains and Losses - Assets Held One Year or Less

(a) Description of property (Example 100 shares 7% preferred of "Z" Co)	(b) Date acquired (mo, day, yr)	(c) Date sold (mo, day, yr)	(d) Sales price	(e) Cost or other basis (see page 40 of the instructions)	(f) Gain or (loss) for the entire year Subtract (e) from (d)
1a					

b Enter the short-term gain or (loss), if any, from Schedule D-1, line 1b	1b	23,276.
2 Short-term capital gain or (loss) from Forms 4684, 6252, 6781, and 8824	2	
3 Net short-term gain or (loss) from partnerships, S corporations, and other estates or trusts	3	
4 Short-term capital loss carryover Enter the amount, if any, from line 9 of the 2006 Capital Loss Carryover Worksheet	4	()
5 Net short-term gain or (loss). Combine lines 1a through 4 in column (f) Enter here and on line 13, column (3) on the back	5	23,276.

Part II Long-Term Capital Gains and Losses - Assets Held More Than One Year

(a) Description of property (Example 100 shares 7% preferred of "Z" Co)	(b) Date acquired (mo, day, yr)	(c) Date sold (mo, day, yr)	(d) Sales price	(e) Cost or other basis (see page 40 of the instructions)	(f) Gain or (loss) for the entire year Subtract (e) from (d)
6a					
LONG-TERM CAPITAL GAIN DIVIDENDS		STMT 1			156,893.

b Enter the long-term gain or (loss), if any, from Schedule D-1, line 6b	6b	3,151.
7 Long-term capital gain or (loss) from Forms 2439, 4684, 6252, 6781, and 8824	7	
8 Net long-term gain or (loss) from partnerships, S corporations, and other estates or trusts	8	
9 Capital gain distributions	9	
10 Gain from Form 4797, Part I	10	96,248.
11 Long-term capital loss carryover Enter the amount, if any, from line 14 of the 2006 Capital Loss Carryover Worksheet	11	()
12 Net long-term gain or (loss) Combine lines 6a through 11 in column (f) Enter here and on line 14a, column (3) on the back	12	256,292.

For Paperwork Reduction Act Notice, see the Instructions for Form 1041.

Schedule D (Form 1041) 2007

Part III Summary of Parts I and II**Caution:** Read the instructions before completing this part.

		(1) Beneficiaries' (see page 41)	(2) Estate's or trust's	(3) Total
13	Net short-term gain or (loss)	13		23,276.
14	Net long-term gain or (loss):			
a	Total for year	14a		256,292.
b	Unrecaptured section 1250 gain (see line 18 of the wrksht.)	14b		
c	28% rate gain	14c		
15	Total net gain or (loss) Combine lines 13 and 14a ▶	15		279,568.

Note: If line 15, column (3), is a net gain, enter the gain on Form 1041, line 4 (or Form 990-T, Part I, line 4a). If lines 14a and 15, column (2), are net gains, go to Part V, and do not complete Part IV. If line 15, column (3), is a net loss, complete Part IV and the **Capital Loss Carryover Worksheet**, as necessary.

Part IV Capital Loss Limitation

16	Enter here and enter as a (loss) on Form 1041, line 4 (or Form 990-T, Part I, line 4c, if a trust), the smaller of:	16	
a	The loss on line 15, column (3) or b \$3,000		

Note: If the loss on line 15, column (3), is more than \$3,000, or if Form 1041, page 1, line 22 (or Form 990-T, line 34), is a loss, complete the **Capital Loss Carryover Worksheet** on page 42 of the instructions to figure your capital loss carryover.

Part V Tax Computation Using Maximum Capital Gains Rates

Form 1041 filers. Complete this part only if both lines 14a and 15 in column (2) are gains, or an amount is entered in Part I or Part II and there is an entry on Form 1041, line 2b(2), and Form 1041, line 22, is more than zero.

Caution: Skip this part and complete the worksheet on page 43 of the instructions if:

- Either line 14b, col. (2) or line 14c, col. (2) is more than zero, or
- Both Form 1041, line 2b(1), and Form 4952, line 4g are more than zero

Form 990-T trusts. Complete this part only if both lines 14a and 15 are gains, or qualified dividends are included in income in Part I of Form 990-T, and Form 990-T, line 34, is more than zero. Skip this part and complete the worksheet on page 43 of the instructions if either line 14b, col. (2) or line 14c, col. (2) is more than zero.

17	Enter taxable income from Form 1041, line 22 (or Form 990-T, line 34)	17		
18	Enter the smaller of line 14a or 15 in column (2) but not less than zero	18		
19	Enter the estate's or trust's qualified dividends from Form 1041, line 2b(2) (or enter the qualified dividends included in income in Part I of Form 990-T)	19		
20	Add lines 18 and 19	20		
21	If the estate or trust is filing Form 4952, enter the amount from line 4g; otherwise, enter -0- . . . ▶	21		
22	Subtract line 21 from line 20. If zero or less, enter -0-	22		
23	Subtract line 22 from line 17. If zero or less, enter -0-	23		
24	Enter the smaller of the amount on line 17 or \$2,150	24		
25	Is the amount on line 23 equal to or more than the amount on line 24? ☐ Yes. Skip lines 25 through 27; go to line 28 and check the "No" box ☐ No. Enter the amount from line 23	25		
26	Subtract line 25 from line 24	26		
27	Multiply line 26 by 5% (05)	27		
28	Are the amounts on lines 22 and 26 the same? ☐ Yes. Skip lines 28 thru 31; go to line 32 ☐ No Enter the smaller of line 17 or line 22	28		
29	Enter the amount from line 26 (If line 26 is blank, enter -0-)	29		
30	Subtract line 29 from line 28	30		
31	Multiply line 30 by 15% (15)	31		
32	Figure the tax on the amount on line 23. Use the 2007 Tax Rate Schedule on page 27 of the instructions	32		
33	Add lines 27, 31, and 32	33		
34	Figure the tax on the amount on line 17. Use the 2007 Tax Rate Schedule on page 27 of the instructions	34		
35	Tax on all taxable income. Enter the smaller of line 33 or line 34 here and on line 1a of Schedule G, Form 1041 (or line 36 of Form 990-T)	35		

Schedule D (Form 1041) 2007

**SCHEDULE D-1
(Form 1041)**

Department of the Treasury
Internal Revenue Service

**Continuation Sheet for Schedule D
(Form 1041)**

▶ See instructions for Schedule D (Form 1041).

▶ Attach to Schedule D to list additional transactions for lines 1a and 6a.

OMB No 1545-0092

2007

Name of estate or trust

SUNTRUST BANK CHARITABLE-IRR TR 51-7015561

Employer identification number

54-6054608

Part I Short-Term Capital Gains and Losses - Assets Held One Year or Less

(a) Description of property (Example 100 sh 7% preferred of "Z" Co)	(b) Date acquired (mo, day, yr)	(c) Date sold (mo, day, yr)	(d) Sales price (see page 40 of the instructions)	(e) Cost or other basis (see page 40 of the instructions)	(f) Gain or (loss) Subtract (e) from (d)
1a 65.128 ROYCE OPPORTUNITY-I	12/26/2006	03/28/2007	889.00	850.00	39.00
9820.912 STI CLASSIC LARGE CAP RELATIVE VALUE	11/27/2006	03/28/2007	174,223.00	180,999.00	-6,776.00
22.039 STI CLASSIC FD-SM CAP GROWTH TRUST SHRS	11/27/2006	03/28/2007	454.00	469.00	-15.00
414.834 STI CLASSIC FUNDS MID CAP EQUITY	11/27/2006	03/28/2007	5,733.00	5,808.00	-75.00
30554.871 STI CLASSIC CAPITAL APPRECIATION FUND	11/27/2006	03/28/2007	392,019.00	402,250.00	-10,231.00
129.439 STI CLASSIC FD-EMERGING GROWTH #593	11/27/2006	03/28/2007	1,684.00	1,616.00	68.00
209.231 STI CLASSIC FDS MID CAP VAL EQUITY FD TRUST	11/27/2006	03/28/2007	2,720.00	2,967.00	-247.00
3823.381 STI CLASSIC FDS HIGH INCOME FD TR SHS	11/27/2006	03/28/2007	28,140.00	27,299.00	841.00
6588.777 STI CLASSIC QUALITY GROWTH STOCK FUND	03/28/2007	06/26/2007	188,439.00	177,106.00	11,333.00
733.842 STI CLASSIC FD-INTL EQ INDX	11/27/2006	06/26/2007	14,420.00	12,747.00	1,673.00
13322.544 STI CLASSIC CAPITAL APPRECIATION FUND	11/27/2006	06/26/2007	180,254.00	175,389.00	4,865.00
1807.386 STI CLASSIC FD-AGGRESSIVE GRWTH #558	11/27/2006	06/26/2007	24,472.00	21,883.00	2,589.00
175.217 STI CLASSIC FDS MID CAP VAL EQUITY FD TRUST	11/27/2006	06/26/2007	2,425.00	2,485.00	-60.00
3667.903 STI CLASSIC FD-SM CAP QUAN EQTY #103	03/28/2007	06/26/2007	36,862.00	34,894.00	1,968.00
371.391 STI CLASSIC FD-SM CAP GROWTH TRUST SHRS	11/27/2006	09/19/2007	8,516.00	7,974.00	542.00
31.81 STI CLASSIC FUNDS INVESTMENT GRADE BOND FUND	03/28/2007	09/19/2007	334.00	334.00	
10779.095 STI CLASSIC LARGE CAP VALUE EQUITY FUND	11/27/2006	09/19/2007	176,346.00	165,425.00	10,921.00
639.876 STI CLASSIC FD-AGGRESSIVE GRWTH #558	11/27/2006	09/19/2007	9,195.00	7,747.00	1,448.00
1534.449 STI CLASSIC FD-EMERGING GROWTH #593	11/27/2006	09/19/2007	23,385.00	19,790.00	3,595.00
3319.756 STI CLASSIC FD-SEIX FLT HIGH INC#203	06/26/2007	09/19/2007	31,803.00	32,910.00	-1,107.00
1157.028 STI CLASSIC CORE BOND	11/27/2006	09/19/2007	11,524.00	11,554.00	-30.00
6698.673 STI CLASSIC US GOVERNMENT SECURITIES ULTRA	09/19/2007	10/17/2007	66,920.00	66,689.00	231.00
795.173 STI CLASSIC QUALITY GROWTH STOCK FUND	09/19/2007	12/19/2007	25,048.00	24,340.00	708.00

1b. Total Combine the amounts in column (f) Enter here and on Schedule D, line 1b

For Paperwork Reduction Act Notice, see the Instructions for Form 1041.

Schedule D-1 (Form 1041) 2007

**Continuation Sheet for Schedule D
(Form 1041)**

OMB No 1545-0092

2007

► See instructions for Schedule D (Form 1041).

► Attach to Schedule D to list additional transactions for lines 1a and 6a.

Name of estate or trust

SUNTRUST BANK CHARITABLE-IRR TR 51-7015561

Employer identification number

54-6054608

Part I Short-Term Capital Gains and Losses - Assets Held One Year or Less

[illegible]

1b Total. Combine the amounts in column (f) Enter here and on Schedule D, line 1b	23,276.00
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For Paperwork Reduction Act Notice, see the Instructions for Form 1041.

Schedule D-1 (Form 1041) 2007

Name of estate or trust as shown on Form 1041 Do not enter name and employer identification number if shown on the other side

Employer identification number

SUNTRUST BANK CHARITABLE-IRR TR 51-7015561

54-6054608

Part II Long-Term Capital Gains and Losses - Assets Held More Than One Year

[illegible]

6b. Total. Combine the amounts in column (f) Enter here and on Schedule D, line 6b	3,151.00
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Schedule D-1 (Form 1041) 2007

FEDERAL CAPITAL GAIN DIVIDENDS

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LONG-TERM CAPITAL GAIN DIVIDENDS

15% RATE CAPITAL GAIN DIVIDENDS

ROYCE OPPORTUNITY-I	6,219.00
STI CLASSIC LARGE CAP RELATIVE VALUE	48,456.00
STI CLASSIC FD-SM CAP GROWTH TRUST SHRS	6,420.00
STI CLASSIC FUNDS MID CAP EQUITY	10,080.00
STI CLASSIC LARGE CAP VALUE EQUITY FUND	15,362.00
STI CLASSIC CAPITAL APPRECIATION FUND	52,343.00
STI CLASSIC FD-AGGRESSIVE GRWTH #558	7,270.00
STI CLASSIC FD-EMERGING GROWTH #593	2,153.00
STI CLASSIC FD-LARGECAP QUAN EQT#624	6,911.00
STI CLASSIC FDS MID CAP VAL EQUITY FD TRUST S	1,679.00

TOTAL 15% RATE CAPITAL GAIN DIVIDENDS

156,893.00

TOTAL LONG-TERM CAPITAL GAIN DIVIDENDS

156,893.00

=====

Sales of Business Property
(Also Involuntary Conversions and Recapture Amounts
Under Sections 179 and 280F(b)(2))
▶ Attach to your tax return. ▶ See separate instructions.

Name(s) shown on return

Identifying number

SUNTRUST BANK CHARITABLE-IRR TR 51-7015561

54-6054608

1 Enter the gross proceeds from sales or exchanges reported to you for 2007 on Form(s) 1099-B or 1099-S (or substitute statement) that you are including on line 2, 10, or 20 (see instructions)

1

Part I Sales or Exchanges of Property Used in a Trade or Business and Involuntary Conversions From Other Than Casualty or Theft - Most Property Held More Than 1 Year (see instructions)

(a) Description of property	(b) Date acquired (mo, day, yr)	(c) Date sold (mo, day, yr)	(d) Gross sales price	(e) Depreciation allowed or allowable since acquisition	(f) Cost or other basis, plus improvements and expense of sale	(g) Gain or (loss) Subtract (f) from the sum of (d) and (e)
2 SEE STATEMENT 1						96,248.

3 Gain, if any, from Form 4684, line 39

3

4 Section 1231 gain from installment sales from Form 6252, line 26 or 37

4

5 Section 1231 gain or (loss) from like-kind exchanges from Form 8824

5

6 Gain, if any, from line 32, from other than casualty or theft

6

7 Combine lines 2 through 6 Enter the gain or (loss) here and on the appropriate line as follows

7

96,248.

Partnerships (except electing large partnerships) and S corporations Report the gain or (loss) following the instructions for Form 1065, Schedule K, line 10, or Form 1120S, Schedule K, line 9 Skip lines 8, 9, 11, and 12 below

Individuals, partners, S corporation shareholders, and all others. If line 7 is zero or a loss, enter the amount from line 7 on line 11 below and skip lines 8 and 9 If line 7 is a gain and you did not have any prior year section 1231 losses, or they were recaptured in an earlier year, enter the gain from line 7 as a long-term capital gain on the Schedule D filed with your return and skip lines 8, 9, 11, and 12 below

8 Nonrecaptured net section 1231 losses from prior years (see instructions)

8

9 Subtract line 8 from line 7 If zero or less, enter -0- If line 9 is zero, enter the gain from line 7 on line 12 below If line 9 is more than zero, enter the amount from line 8 on line 12 below and enter the gain from line 9 as a long-term capital gain on the Schedule D filed with your return (see instructions)

9

96,248.

Part II Ordinary Gains and Losses (see instructions)

10 Ordinary gains and losses not included on lines 11 through 16 (include property held 1 year or less)

11 Loss, if any, from line 7

11

()

12 Gain, if any, from line 7 or amount from line 8, if applicable

12

13 Gain, if any, from line 31

13

14 Net gain or (loss) from Form 4684, lines 31 and 38a

14

15 Ordinary gain from installment sales from Form 6252, line 25 or 36

15

16 Ordinary gain or (loss) from like-kind exchanges from Form 8824

16

17 Combine lines 10 through 16

17

18 For all except individual returns, enter the amount from line 17 on the appropriate line of your return and skip lines a and b below For individual returns, complete lines a and b below

a If the loss on line 11 includes a loss from Form 4684, line 35, column (b)(ii), enter that part of the loss here Enter the part of the loss from income-producing property on Schedule A (Form 1040), line 28, and the part of the loss from property used as an employee on Schedule A (Form 1040), line 23 Identify as from "Form 4797, line 18a" See instructions

18a

b Redetermine the gain or (loss) on line 17 excluding the loss, if any, on line 18a Enter here and on Form 1040, line 14

18b

For Paperwork Reduction Act Notice, see separate instructions

Form **4797** (2007)

Part III Gain From Disposition of Property Under Sections 1245, 1250, 1252, 1254, and 1255
(see instructions)

19 (a) Description of section 1245, 1250, 1252, 1254, or 1255 property	(b) Date acquired (mo., day, yr.)	(c) Date sold (mo., day, yr.)
A		
B		
C		
D		
These columns relate to the properties on lines 19A through 19D	Property A	Property B
Property C	Property D	
20 Gross sales price (Note: See line 1 before completing)	20	
21 Cost or other basis plus expense of sale	21	
22 Depreciation (or depletion) allowed or allowable	22	
23 Adjusted basis Subtract line 22 from line 21	23	
24 Total gain Subtract line 23 from line 20	24	
25 If section 1245 property:		
a Depreciation allowed or allowable from line 22	25a	
b Enter the smaller of line 24 or 25a	25b	
26 If section 1250 property: If straight line depreciation was used, enter -0- on line 26g, except for a corporation subject to section 291		
a Additional depreciation after 1975 (see instructions)	26a	
b Applicable percentage multiplied by the smaller of line 24 or line 26a (see instructions)	26b	
c Subtract line 26a from line 24. If residential rental property or line 24 is not more than line 26a, skip lines 26d and 26e	26c	
d Additional depreciation after 1969 and before 1976	26d	
e Enter the smaller of line 26c or 26d	26e	
f Section 291 amount (corporations only)	26f	
g Add lines 26b, 26e, and 26f	26g	
27 If section 1252 property Skip this section if you did not dispose of farmland or if this form is being completed for a partnership (other than an electing large partnership)		
a Soil, water, and land clearing expenses	27a	
b Line 27a multiplied by applicable percentage (see instructions)	27b	
c Enter the smaller of line 24 or 27b	27c	
28 If section 1254 property:		
a Intangible drilling and development costs, expenditures for development of mines and other natural deposits, and mining exploration costs (see instructions)	28a	
b Enter the smaller of line 24 or 28a	28b	
29 If section 1255 property:		
a Applicable percentage of payments excluded from income under section 126 (see instructions)	29a	
b Enter the smaller of line 24 or 29a (see instructions)	29b	

Summary of Part III Gains. Complete property columns A through D through line 29b before going to line 30.

30 Total gains for all properties Add property columns A through D, line 24	30
31 Add property columns A through D, lines 25b, 26g, 27c, 28b, and 29b Enter here and on line 13	31
32 Subtract line 31 from line 30 Enter the portion from casualty or theft on Form 4684, line 33 Enter the portion from other than casualty or theft on Form 4797, line 6	32

Part IV Recapture Amounts Under Sections 179 and 280F(b)(2) When Business Use Drops to 50% or Less
(see instructions)

	(a) Section 179	(b) Section 280F(b)(2)
33 Section 179 expense deduction or depreciation allowable in prior years	33	
34 Recomputed depreciation (see instructions)	34	
35 Recapture amount Subtract line 34 from line 33 See the instructions for where to report	35	

Form 4797 (2007)

54-6054608

JSA
7XA258 1 000

FEDERAL FOOTNOTES

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AMENDED RETURN TO INCLUDE THE COMPUTATION OF DEPLETION AT 15% OF GAS
ROYALTIES FROM BUCKHORN COAL COMPANY PARTNERSHIP K-1.

990PF, PART VII-B LINE 2B – SECTION 4942a2 EXPLANATION STATEMENT

This question does not apply. The foundation does not have any undistributed income from prior years.



SUNTRUST BANK CHARITABLE-IRR TR
ACCOUNT NO. 7015561

PORTFOLIO DETAIL

AS OF 12/31/07

PAGE 2

PAR VALUE OR SHARES	ASSET DESCRIPTION	MARKET VALUE MARKET PRICE % OF MARKET	FED TAX COST COST PER UNIT	UNREALIZED GAIN/LOSS (SEE TO MKT)	ESTIMATED ANNUAL INCOME	INCOME YIELD AT MARKET/ YIELD TO MATURITY
<u>PRINCIPAL PORTFOLIO</u>						
<u>STIF & MONEY MARKET FUNDS</u>						
244,260.83	STI CLASSIC FDS-PRIME QUALITY MM FD I SHS FKA T SHS CUSIP: 784766107	244,260.83 1.000 2.85 %	244,260.83 1.00	0.00	10,306	4.22 % 0.00 %
<u>EQUITY SECURITIES</u>						
<u>LTD PARTNERSHIP & CLOSELY HELD</u>						
693	BUCKHORN COAL LP CUSIP: 1183710A2	3,339,567.00 4,819,000 38.91 %	121,275.00 175.00	3,218,292.00	0	0.00 % 0.00 %
<u>MUTUAL FUNDS</u>						
4,972.034	ROYCE FD OPPORTUNITY FD INSTL CL CUSIP: 780905691	55,139.86 11.090 0.64 %	65,560.08 13.19	10,420.22-	1,681	3.05 % 0.00 %



SUNTRUST BANK CHARITABLE-IRR TR
ACCOUNT NO. 7015561

PORTFOLIO DETAIL
AS OF 12/31/07

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PAR VALUE OR SHARES	ASSET DESCRIPTION	MARKET VALUE MARKET PRICE % OF MARKET	FED TAX COST COST PER UNIT	UNREALIZED GAIN/LOSS (FED TO MKT)	ESTIMATED ANNUAL INCOME	INCOME YIELD AT MARKET/ YIELD TO MATURITY
PROPRIETARY FUNDS						
16,563.895	STI CLASSIC FD-AGGRESSIVE GROWTH STK I SHS #558 FKA T SHS CUSIP: 784767188	239,368.28 14.450 2.79 %	200,546.40 12.11	38,801.88	0	0.00 % 0.00 %
3,956.378	STI CLASSIC FD-EMERGING GROWTH STK I SHS #593 FKA T SHS CUSIP: 784767238	56,615.77 14.310 0.66 %	51,060.03 12.91	5,555.74	0	0.00 % 0.00 %
24,456.715	STI CLASSIC FD-INTL EQUITY INDEX I SHS #530 FKA T SHS CUSIP: 784766594	478,373.35 19.560 5.57 %	424,819.85 17.37	53,553.50	11,935	2.49 % 0.00 %
2,551.706	STI CLASSIC FD-INVT GRADE BD I SHS #506 FKA T SHS CUSIP: 784766701	27,328.77 10.710 0.32 %	26,787.34 10.50	541.43	1,345	4.92 % 0.00 %
22,668.715	STI CLASSIC FD-LARGE CAP QUAN EQUITY I SHS #624 FKA T SHS FKA STRATEGIC CUSIP: 784767527	294,919.98 13.010 3.44 %	321,037.85 14.16	26,117.87-	1,927	0.65 % 0.00 %
36,277.592	STI CLASSIC FD-LARGE CAP CORE EQUITY I SHS #983 FKA LARGE CAP RELATIVE VAL FKA GROWTH & INCOME T SHS CUSIP: 784766198	582,255.35 16.050 6.78 %	663,244.71 18.28	80,989.36-	8,090	1.39 % 0.00 %
19,624.049	STI CLASSIC FD-LARGE CAP GROWTH STK I SHS #510 FKA CAP APPREC T SHS CUSIP: 784766867	225,480.32 11.490 2.63 %	259,793.30 13.24	34,312.98-	1,020	0.45 % 0.00 %
24,525.239	STI CLASSIC FD-LARGE CAP VALUE EQUITY I SHS #512 FKA VAL INC STK T SHS CUSIP: 784766834	334,524.26 13.640 3.90 %	372,304.32 15.18	37,780.06-	6,744	2.02 % 0.00 %



SUNTRUST BANK CHARITABLE-IRR TR
ACCOUNT NO. 7015561

PORTFOLIO DETAIL

AS OF 12/31/07

PAGE 4

PAR VALUE OR SHARES	ASSET DESCRIPTION	MARKET VALUE MARKET PRICE % OF MARKET	FED TAX COST COST PER UNIT	UNREALIZED GAIN/LOSS (FED TO MKT)	ESTIMATED ANNUAL INCOME	INCOME YIELD AT MARKET/ YIELD TO MATURITY
12,732.198	STI CLASSIC FD-MIDCAP CORE EQUITY I SHS #520 FKA MIDCAP EQUITY T SHS CUSIP: 784766750	160,043.73 12.570 1.86 %	176,947.27 13.90	16,903.54-	637	0.40 % 0.00 %
7,237.538	STI CLASSIC FD-MIDCAP VAL EQUITY I SHS #412 FKA T SHS CUSIP: 784767725	77,731.16 10.740 0.91 %	98,643.97 13.63	20,912.81-	1,527	1.96 % 0.00 %
5,685.605	STI CLASSIC FD-SEIX HIGH YIELD I SHS #855 FKA SEIX INSTL HIGH YLD CUSIP: 78476A843	58,106.88 10.220 0.68 %	61,118.95 10.75	3,012.07-	4,560	7.85 % 0.00 %
6,891.088	STI CLASSIC FD-SELECT LARGE CAP GRWTH FKA QUALITY GROWTH STK I SHS #622 FKA TAX SENS GROWTH T SHS CUSIP: 784766230	220,652.64 32.020 2.57 %	192,153.44 27.88	28,499.20	427	0.19 % 0.00 %
1,738.809	STI CLASSIC FD-SM CAP GROWTH STK I SHS #614 FKA T SHS CUSIP: 784766263	27,751.39 15.960 0.32 %	34,749.62 19.98	6,998.23-	0	0.00 % 0.00 %
6,286.384	STI CLASSIC FD-SHORT TERM BD I SHS #516 FKA T SHS CUSIP: 784766826	62,172.34 9.890 0.72 %	61,732.29 9.82	440.05	2,829	4.55 % 0.00 %
101,315.56	STI CLASSIC FD-TOTAL RETURN BD I SHS #800 FKA CORE BD CUSIP: 78476A603	1,022,274.00 10.090 11.91 %	1,011,751.54 9.99	10,522.46	52,785	5.16 % 0.00 %
TOTAL PROPRIETARY FUNDS		3,867,578.22	3,956,690.88	89,112.66-	93,826	2.43 %
PRINCIPAL PORTFOLIO TOTAL		7,506,545.91	4,387,786.79	3,118,759.12	105,813	1.41 %



SUNTRUST BANK CHARITABLE-IRR TR
ACCOUNT NO. 7015561

PORTFOLIO DETAIL

AS OF 12/31/07

PAGE 5

PAR VALUE OR SHARES	ASSET DESCRIPTION	MARKET VALUE MARKET PRICE % OF MARKET	FED TAX COST COST PER UNIT	UNREALIZED GAIN/LOSS (FED TO MKT)	ESTIMATED ANNUAL INCOME	INCOME YIELD AT MARKET/ YIELD TO MATURITY
INCOME PORTFOLIO						
STIF & MONEY MARKET FUNDS						
1.075,816	STI CLASSIC FDS-PRIME QUALITY MM FD	1,075,816.00	1,075,816.00	0.00	45,390	4.22 %
	I SHS FKA T SHS	1.000	1.00			0.00 %
	CUSIP: 784766107	12.54 %				
INCOME PORTFOLIO TOTAL		1,075,816.00	1,075,816.00	0.00	45,390	4.22 %

TOTAL ASSETS 8,582,361.91 5,663,602.79 3,118,759.12 131,202 1.76 %