

April 15, 2019

FDIC

Atlanta Regional Office

10 10th St., NW, Suite 800

Atlanta, GA 30309-3849

Federal Reserve Bank of Richmond

P.O. Box 27622

Richmond, VA 23261

To Whom It May Concern,

As a HomeFree-USA Center for Financial Advancement™ Historically Black College and University partner, I am excited to congratulate and support the merger of SunTrust and BB&T. SunTrust has supported numerous nonprofit organizations and is fiercely committed to the growth of homebuyers and homeowners across America. Again, I whole-heartedly support this awesome merger and wish SunTrust and BB&T greater success moving forward into the future that awaits! Sincerely,

Javier Guillen

Vice President of Center for Financial Advancement