



April 18, 2019

FDIC
Atlanta Regional Office
10 10th St., NW, Suite 800
Atlanta, GA 30309-3849

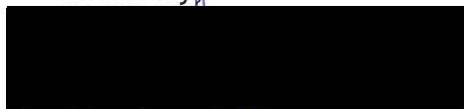
Federal Reserve Bank of Richmond
P.O. Box 27622
Richmond, VA 23261

To Whom It May Concern,

I fully support the SunTrust and BB&T merger.

SunTrust is an excellent partner of HomeFree-USA. They have been active in the community and work with my organization to help LMI borrowers. HomeFree-USA has had the opportunity to work with SunTrust representatives and they all are very committed to their work and the communities that they work in.

Sincerely,



Tyrone Brown
CFO