



April 9, 2019

FDIC

Atlanta Regional Office  
10 10<sup>th</sup> 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,

SunTrust is an excellent partner of HomeFree-USA. I appreciate the activity of SunTrust in our community, and each representative that comes to our office understands the community, LMI borrowers and appears to be very committed to their work.

I hereby support this merger and wish SunTrust greater success.

Regards,

  
Jocelyn Christian-Hart  
Client Solutions Manager