



“Making the American dream a reality for all.”

April 9, 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,

Established in 2011, the USA Homeownership Foundation DBA Veterans Association of Real Estate Professionals (VAREP), is a HUD Approved Nonprofit and affiliate of the HomeFree USA, and we are dedicated to increasing sustainable veteran homeownership throughout America.

We provide homeownership counseling, financial coaching and neighborhood development to serve those who have served us. While our focus is on the active-military and veteran communities, our services are also offered to all families.

Our mission is to increase sustainable veteran homeownership through homeownership counseling, financial coaching and neighborhood development to serve those who have served us.

It is our pleasure to support the merger of SunTrust and BB&T. SunTrust has supported VAREP and other nonprofit organizations in their footprint and they are committed to the growth of homebuyers and homeowners across America. I am sure they will continue this great work with the merger with BB&T.

I hereby support this merger and wish SunTrust continued success.

Sincerely,



Son Nguyen
President and Co-Founder
USA Homeownership Foundation
Veterans Association of Real Estate Professionals
495 E. Rincon, #110, Corona, CA 92879
951.870.0369 snguyen@varep.net
www.VAREP.net www.VetHomeOwnership.com