



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,

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.

Many of HomeFree-USA's trusted affiliate partners place a high value on the relationships they share with SunTrust Bank and fully expect the upcoming merger with BB&T Bank to further expand the good work being done in and with our communities.

I hereby support this merger and wish SunTrust greater success.

Regards,

Etta Midgett
Senior Manager Affiliate Programs
HomeFree-USA

