



April 11, 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 am a staff member of HomeFree-USA. SunTrust has been an excellent partner of our organization and a great supporter of the people we serve - low-to-moderate income homebuyers, homeowners and other consumers.

On behalf of our constituents, I thank SunTrust for all it contributes to the community and the well-being of its residents. The SunTrust representatives we work with understand the community and its needs. They are very committed to serving those needs. For this, we appreciate them.

I fully support this merger and wish SunTrust greater success.

Regards,

Christine White Gould
Chief Development Officer