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April 11, 2019

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

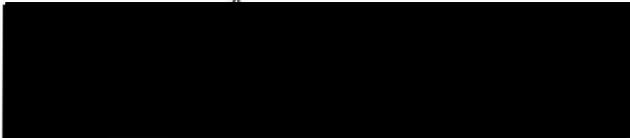
Federal Reserve Bank of Richmond
P.O. Box 27622
Richmond, VA 23261

To Whom It May Concern,

Belair-Edison Neighborhoods, Inc. is a nonprofit partner of HomeFree-USA, it is my pleasure to support the merger of SunTrust and BB&T. SunTrust has supported nonprofit organizations like ours and is committed to the growth of homebuyers and homeowners across America.

I hereby support this merger and wish SunTrust greater success.

Regards,



Florence Kreidler