



April 11, 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,

I fully support the SunTrust and BB&T merger.

SunTrust is an excellent partner of HomeFree-USA. They are active and involved in the community and work with HomeFree-USA to help LMI borrowers. As one of the founders of HomeFree-USA, I have had the opportunity to work with SunTrust representatives and they all are very committed to their work and the communities that they work in.

Sincerely,



James Griffin  
COO