



April 13, 2019

FDIC Atlanta Regional Office  
10 10<sup>th</sup> Street NW Suite 800  
Atlanta, GA 30309-3849

Dear Sir/Madam,

The Elder's House Inc is a non-profit created to provide a residential care facility to prevent juvenile delinquency among the middle to high school teens. The teens are at risk because they either live in an environment that is not conducive to positive life-style choices or have parents that are facing challenges that may be preventing them from being able to provide the parenting guidance needed for their teens because of financial hardships, drug addictions, or any other such circumstance. Statistics have shown that unless some major intervention is introduced into the lives of these teens, the likelihood exists that they will make poor choices that will lead to incarceration. The goal of The Elder's House is to be that intervention and offer not only a safe haven to stay and sleep; but also programs to enable them to be successful not only in school but prepare them to attend college upon graduation from high school, or join the military, or attend some vocational training to equip them to become self-sufficient adults.

Suntrust bank provided the permanent financing after the construction of the \$1.1 million dollar home. Karen Priest with Suntrust bank was instrumental in assisting us in securing this permanent financing. We are currently working with Mark Johnson, as the Community Development Officer, to secure a financial partnership to provide resources now that the home is complete to offer the programming services that will be needed to serve this at risk population. Resources will be needed for food, clothing, counseling, mentoring, financial literacy, field trips, homework assistance, and other services taken for granted in other homes with parents able to provide the nurturing in a safe environment.

The Elder's House, Inc fully supports the merger of Suntrust and BB&T banks. We believe the merger will enable the banks to provide the much needed resources to the Hampton Roads Community both financially and through human resources to serve these teens that will become our next generation of leaders if given the appropriate resources for their success.

We look forward to the approval of the merger and continuing to work with Karen Priest as it is the desire of The Elder's House to build another home for teen girls and with Mark Johnson as our Community Development Officer for Suntrust Foundation for funding for program services.

Sincerely,

Kim Brown,  
Co-Founder and Chairmen of the Board

Co-Founder and President/Chief Administrative Officer

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#### **Program Director**

*Keya Smith*

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**Valerie Brown**