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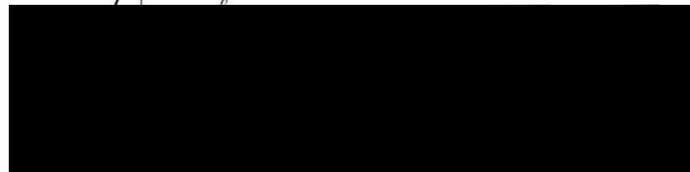
Richmond, VA 23261

To Whom It May Concern,

As a nonprofit partner of HomeFree-USA, it is my pleasure to support the merger of SunTrust and BB&T. BB&T has supported nonprofit organizations in their footprint and is committed to the growth of homebuyers and homeowners across America.

I hereby support this merger and wish the new SunTrust greater success.

Regards,



Stephanye Johnson



Celebrating Over 17 Years of Service to the South Florida Community