

From: [Louise Mack](#)
To: comments.applications@rich.frb.org; [BankMergerApplication](#)
Subject: SunTrust and BB&T Merger
Date: Monday, April 15, 2019 4:43:07 PM
Importance: High

To Whom It May Concern:

Prosperity has worked with both SunTrust and BB&T in various capacity for over 15 years. They have provided support in the area of funding for housing counseling, sponsorship, IDA Accounts and real estate lending for property purchased by Prosperity and construction financing for our tax credits apartments.

Prosperity would like to see a continual commitment from the them or to see them to take a leadership role in/or the following:

- a) Support of housing counseling and financial empowerment grants.
- b) Greater collaboration between loan officers and housing counselors to provide the best mortgage products to potential homeowners.
- c) Participation in marketing to potential homebuyers to gain education in the home buying process prior to writing a contract.
- d) Taking a leadership role in bringing together lenders and foundations in the support of housing counseling and the role it plays to promote long term sustainability in homeownership and working with minority & low income households.
- e) Create loan officer's position within the institution that is designation to work with households needing down payment assistance.
- f) Create an advisory committee with housing counselor that could help develop affordable housing product and opportunity that actually work for potential homeowners.

Thank you for the opportunity.

Regards,

Louise Mack
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Mission Statement: *To educate individuals to build and maintain personal wealth that becomes the catalyst for personal and community sustainability and growth.*