

**From:** [Sam Diller](#)  
**To:** [BankMergerApplication](#)  
**Subject:** SunTrust and BB&T Merger  
**Date:** Thursday, April 18, 2019 2:27:25 PM

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Dear Reviewers:

On behalf Little Haiti Housing Association, Inc., doing business as the Haitian American Community Development Corporation (HACDC), please accepted these emailed comments as being in support of the merger of SunTrust Bank with BB&T.

Since its incorporation as Little Haiti Housing Association by community stakeholders in 1987, HACDC has been committed to using the provision of affordable housing, and other community building programs, as a means of promoting wealth and asset building for south Florida's Haitian-American residents. To date over 550 families have purchased their first home with the direct and intensive involvement of HACDC staff. The net value in today's market for these client owned homes is conservatively estimated to be more than \$110M. This investment in predominately low and low-to-moderate income census tracts would not have been possible without the support, participation and investment by HACDC's banking partners.

HACDC is grateful for the partnerships it has established with both SunTrust Bank and BB&T. Both banks are, and have been key supporters of HACDC. They do so because of their institutional commitment to being responsible citizens and neighbors, but equally because of the individuals who work at these institution. HACDC has worked for decades with key members of both SunTrust Bank and BB&T teams.

At present a key member of the Board of Directors is an employee of SunTrust Bank who is working tirelessly, as a volunteer, to make HACDC a stronger organization. SunTrust Bank has also provided HACDC grants to support its programs and operations. While the relationship with SunTrust Bank is a newer relationship for HACDC, its relationship with key members of the SunTrust team span decades. Based on the integrity of these individuals, and their demonstrated commitment to equitable investment and community development, HACDC is more than confident that their merger with BB&T will be a great benefit to our community and those we serve. For many years BB&T has been a key lender to HACDC clients who purchase their first home. We expect to see this continue after the merger with SunTrust Bank.

If there are any questions about the work we have done and are doing with either SunTrust Bank or BB&T, please do not hesitate to contact me at this email address or by phone at my direct number below.

Sincerely,

**Samuel Diller, Executive Director**  
**181 NE 82<sup>nd</sup> Street Miami, FL 33138**  
**Direct Phone #: 786.230.3779**