



April 18, 2019

FDIC

Atlanta Regional Office
10 10th 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,

As a HomeFree-USA employee and Director of the Center for Financial Advancement™ at Historically Black College and University, it is my pleasure to support the merger of SunTrust and BB&T. As a retired banking executive, I know SunTrust has supported nonprofit organizations in their footprint and is committed to the growth of homebuyers and homeowners across America.

SunTrust is an excellent partner of HomeFree-USA. I appreciate the activity of SunTrust in our community, and each representative that comes to our office understands the community, LMI borrowers and appears to be very committed to their work.

I hereby support this merger and wish SunTrust greater success.

Regards,

Gwen Garnett
Program Director
HomeFree-USA