



April 19, 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 nonprofit partner of HomeFree-USA, it is my pleasure to support the merger of SunTrust and BB&T. SunTrust has supported Wealth Watchers Inc. in the Jacksonville and larger North Florida area. Suntrust has provided financial support to Wealth Watchers Inc. which has assisted us in providing over 2400 individuals with counseling and education services. We are also able to assist 150 individuals purchase their first home, which had a financial impact of over \$10 Million in the local economy. Suntrust is committed to the growth of homebuyers and homeowners not only in North Florida, but across the United States.

I hereby support this merger and wish SunTrust greater success.

Sincerely,



Carrie Davis
President and CEO