To Whom It May Concern,

Boston Capital supports the pending merger between Branch Banking and Trust Company and SunTrust Bank. Boston Capital has worked extensively with both banks for many years placing equity and debt through the federal low income housing tax credit program that serves low income families and seniors. Branch Banking and Trust Company and SunTrust Bank are consistent and diligent advocates of the Community Reinvestment Act. They have had a significant positive impact to the large and small communities they service in their assessment areas by creating thousands of apartment units for low-income families and seniors. Branch Banking and Trust Company and SunTrust Bank are good corporate citizens and both banks working together would make a superlative bank.

Please contact me with any questions you may have,

Thomas A. Pereira | Senior Vice President, Director – Client Relations and Structured Finance

## **Boston Capital**

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