



April 30, 2019

Federal Deposit Insurance Corporation
Atlanta Regional Office
10 10th Street, NW, Suite 800
Atlanta, GA 30309-3849

Re: Support for BB&T Corporation and SunTrust Banks, Inc.

Dear Sirs and Madams,

I am writing today on behalf of Enterprise Community Partners to express our appreciation for the collaborative relationships we have built with BB&T Corporation and SunTrust Banks Inc. and for their ongoing support in our shared efforts to achieve greater housing affordability for lower-income residents.

Enterprise is a national nonprofit organization committed to making well-designed homes affordable so that communities can thrive. Headquartered in Columbia, MD, we have eleven regional offices and in the past several years have worked in more than 425 communities nationwide.

For more than 35 years, Enterprise has been committed to helping communities break down silos and build organizational capacity in both the public and private sectors so that funding for affordable housing is deployed more effectively. We have invested more than \$43 billion in capital to help create or preserve 585,000 homes in all 50 states plus the District of Columbia and Puerto Rico.

Our success is achieved in large part through effective partnerships - with national, regional, and local housing organizations throughout the US as well as with philanthropic partners like SunTrust and BB&T, with whom we have been able to further our efforts to increase housing affordability and improve community access to opportunity.

As philanthropic partners, BB&T and SunTrust have invested in our work directly. For example, both contributed to the Open Doors program in metro Atlanta, a citywide partnership of real estate experts, developers, building owners, nonprofit service providers and funders committed to finding homes for homeless families and individuals, reducing both the number of homeless families and individuals and the costs to care for them.

We have also seen first-hand the level of engagement and participation by senior leaders from both financial institutions in community planning and problem-solving discussions alongside many

other stakeholders, and their support for many organizations who serve at the local and regional levels, especially in service to lower-income and vulnerable communities.

We look forward to BB&T's and SunTrust's ongoing contributions of resources, expertise, and partnership to the communities we jointly serve, through housing affordability and other important nonprofit and philanthropic efforts.

Thank you for the opportunity to share our views, and for your consideration.

Sincerely,



Laurel Blatchford, President
Enterprise Community Partners

Cc: Muriel Garr, Senior Vice President, SunTrust
Craig Pascal, Senior Vice President, BB&T