



Totally Free Inc

MILLICENT CROSS – President and Founder - TOTALLY FREE INC

- HUD approved Housing Counseling Agency Operating Since 2001
- Received GA Department of Community Affairs Magnolia Award for Excellence in Homebuyer Education
- 24 Counties served – Glynn, Camden, McIntosh, Coffee, Clinch and everywhere between (see attached)
- Some service extend Statewide and National with some services

Thanks to the distinguished panel for this opportunity!

Over the years we have had a great relationship with BB&T bank and with the growth BB&T Bank and SunTrust Bank are experiencing in the merger we hope our opportunity to serve the underserved will expand.

As we help the low income, disabled and seniors qualify for mortgage products we often find that as they are shopping there is limited or no inventory of homes in their price range to purchase. The homes in their price range tend to be old, run down and need work. Or the opposite is true homes are beautiful and new homes but too expensive.

We want to bridge the gap by developing communities in our rural areas and areas of need that are attractive with new inventory yet affordable for the demographic we serve. In order to accomplish this we need the strength of our growing financial institutions to back us with charitable contributions to jumpstart our projects while we work with other sources of funding entities like the USDA and the Federal Home Loan bank to complete the task.

While bridging the gap for low and moderate income purchasers with desirable affordable new inventory we also will build and develop the workforce by employing Construction crews to build. We plan to develop communities while working with local contractors and families, through CRA initiatives.

We also invite this merger to support our home buyer workshops which help provide more potential home buyers in our community. The bank's presence at our workshops is always helpful in educating potential consumers. We also guide buyers through the process with our Individual Housing Counseling services which minimizes the number of non-qualified potential buyers and maximizes loan application success.

Many of our clients are intimidated by banks and expect to be turned down. By working with them up front we give them confidence that they have a higher percentage of being approved and because of this they become referral sources to generate the same success for others. There is great opportunity with banks growing when the banks reach out to the communities they are housed in and make life better for the underserved. We at Totally Free Inc stand ready to partner with the newly merged banks to advance with them.

Thank you for your time.

*Community Development Corporation
HUD Approved Housing Counseling Agency*

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