Strengthening People Enhancing Communities Elevating Partners Washington DC Riverdale, MD Baltimore, MD Boynton Beach, FL Toll Free 202.526.2000 301.891.8400 410.878.1405 561.509.0900 855.493.4002

April 9, 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 proud nonprofit leader and partner with SunTrust bank on a number of programs to uplift low to moderate income families, my organization, HomeFree-USA, fully supports and encourages the merger between SunTrust and BB&T.

Both banks are concerned about hard working families. SunTrust in particular, has done an outstanding job in reaching families in their footprint.

Sincerely,

Marcia Griffin President & Founder HomeFree-USA



HomeFree-USA is a HUD-approved nonprofit homeownership and financial counseling leader. With 68 nonprofit partners nation-wide, the HomeFree-USA network represents the interests of 5 million homebuyers, homeowners and renters. A 0% foreclosure rate is enjoyed by homebuyers who have participated in HomeFree-USA pre-purchase programs.