

April 10, 2019

FDIC Atlanta Regional Office 10 10<sup>th</sup> 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,

SunTrust is an excellent partner of HomeFree-USA. They are active and involved in the community and work with HomeFree-USA to help LMI borrowers. I have had the opportunity to work with several SunTrust representatives and they all are very committed to their work.

I hereby support this merger of SunTrust and BB&T.

Sincerely,

Sandra Wittlake Executive Manager