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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 nonprofit partner of HomeFree-USA, it is my pleasure to support the merger of SunTrust and BB&T. SunTrust has supported nonprofit organizations in their footprint and is committed to the growth of homebuyers and homeowners across America.

I hereby support this merger and wish SunTrust greater success.

Regards,

Jaøqueline Reed President/CEO Oasis of Hope CDC