

REAL ESTATE, EDUCATION AND COMMUNITY HOUSING, INC.

A Florida 501c Non Profit Organization and H.U.D. Approved Housing & Foreclosure Counseling Agency

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.

As an example of the support given by SunTrust to our non profit, most recently an employee of the Tampa SunTrust, Brent Diehl (Sr. Vice President)/ Chief Valuation Officer), spent personal time and advice in assisting our establishment of a HUD approved housing office in the Tampa area. He presented an excellent location for our new operation and assisted with his knowledge by teaching appraisal valuation to our first time homebuyers in the area.

I hereby support this merger and wish SunTrust greater success.

