

April 9, 2019

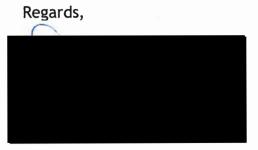
FDIC Atlanta Regional Office 10 10th St., NW, Suite 800 Atlanta, GA 30309-3849

Federal Reserve Bank of Richmond P.O. Box 27622 Richmond, VA 23261

To Whom It May Concern,

SunTrust is an excellent partner of HomeFree-USA. I appreciate the activity of SunTrust in our community, and each representative that comes to our office understands the community, LMI borrowers and appears to be very committed to their work.

I hereby support this merger and wish SunTrust greater success.



Debriel Elam

2/19/19