HOND

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MISSION STATEMENT

Housing
Opportunities
of Northern
Delaware, Inc.
is a housing
corporation
established to
promote fair
and equal
access to
housing.



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April 12, 2019

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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. HOND's staff has attended Annual NCRC Conference in Washington D.C. and had an opportunity to speak with several non-profit Housing Counseling Agencies and non-housing developers who have received grants to assist low to moderate families acquire affordable housing within SunTrust Bank's footprint.

Therefore, I support this merger and wish SunTrust much success in the realm of providing the much needed affordable housing and supporting our neighborhoods in creating a "win win" situation for All!

Gladys B. Spikes, Executive Director HOND, Inc.