April 18, 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,

As a HomeFree-USA Center for Financial Advancement™ Historically Black College and University partner, 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.

Center for Financial Advancement opened so many opportunities in my life. The program enhanced my leadership skill and introduced me to corporate mortgage industry. Furthermore, I learned more about managing finances. I am grateful to Home Free USA for providing me this amazing opportunity which help me to grow as a responsible person.

Regards, Malika Lawaju, Center for Financial Advancement Scholar, Fisk University.