April 24, 2019

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

Federal Department Insurance Corporation Atlanta Regional Office 10 10th Street, NW, Suite 800 Atlanta, GA 30309-3849

Subject: SunTrust-BB&T Merger

To Whom it May Concern:

I am writing to express my support for the SunTrust merger with BB&T and to tell you how instrumental SunTrust has been in the success of the Orlando Neighborhood Improvement Corporation ("ONIC").

ONIC is a nonprofit developer and owner of affordable rental housing in the Orlando area. ONIC has developed 24 communities totaling over 2,800 units, and currently has two communities of 293 units in development. We are also an "Exemplary" rated chartered member of the NeighborWorks® America network.

It is fair to say that we owe a lot of our success to SunTrust Bank. When ONIC was new, a SunTrust executive vice president, Sandra Jansky, acted as a mentor and led funding efforts by SunTrust for our first two apartment communities. This happened in 1988 – 1993. Without Ms. Jansky's strong support and guidance we would never have completed these two projects, for we were novices in the real estate development business. I believe that Ms. Jansky is a senior executive at BB&T today.

Since then SunTrust has been a great partner of ONIC, particularly with philanthropy.

May I offer more thought. SunTrust of Central Florida's new CEO, Sandy Hostetter, is second only to Sandra Jansky in supporting ONIC's development efforts having participated in funding five of ONIC's other projects when she was with the Central Florida Community Reinvestment Corporation, now known as Florida Community Partners.

Please accept my hearty support of the SunTrust-BB&T merger.

Very truly yours,

Robert E. Ansley, Jr. President

