



CHIEF FINANCIAL OFFICER  
STATE OF FLORIDA

ALEX SINK

February 19, 2009

Mr. Thomas G. Kuntz  
President and CEO, SunTrust Bank  
200 South Orange Ave.  
P.O. 2848  
Orlando, Florida 32802-2848

Dear Mr. Kuntz:

As you are aware, our nation is suffering from an economic crisis of historic proportions. The state of Florida has borne a large burden of this financial crisis. At the core of the crisis is the still escalating number of home foreclosures. According to recent statistics, Florida currently has the second highest number of properties with foreclosure filings in the country, with four metro areas in Florida ranking nationally among the top ten highest metro foreclosure rates. **I am writing this letter to ask you to appoint an ombudsman to facilitate the interaction among SunTrust, attorneys, and Florida homeowners so that everyone can work collectively to alleviate this crisis.**

I met with the Florida Bar Board of Governors last year, and asked them to help with this crisis. In response to these concerns, the Florida Bar has developed a unique program, Florida Attorneys Saving Homes (FASH). The FASH project is a collaborative effort by The Florida Bar, The Florida Bar Foundation, Florida Legal Services Inc. and the Real Property Probate and Trust Law Section of The Florida Bar to pair homeowners at risk of foreclosure with volunteer attorneys. The volunteer attorneys negotiate with the lenders to obtain viable reworks of the notes and mortgages to keep the at risk families in their homes and avoid foreclosures – a win-win situation for all involved.

Since the launch of the program on June 25, 2008, FASH has received in excess of 10,000 requests for assistance and more than 1000 attorneys have volunteered their services. While FASH has been successful in getting these attorneys and homeowners together, the success of the project has been stymied by the inability to connect with lender representatives who will negotiate. Despite their best efforts, FASH attorneys are experiencing a remarkable amount of frustration in their attempts to contact loan mitigation officers who have the authority to participate in meaningful negotiations and decision making. This problem is very disappointing since everyone

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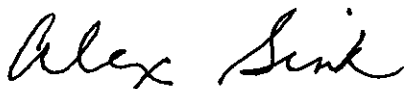
agrees that avoiding homestead foreclosures is best for families, the lending institutions and the nation's economy.

The FASH program, with its volunteer attorneys, offers an opportunity to mitigate against the very real negative consequences of the foreclosure crisis, but the program cannot succeed without your cooperation. What we have found works best is to have an ombudsman within the lending organization handle all of the work related to this sector. With such a contact in place and readily accessible, the volunteer attorneys can accomplish prompt negotiation and decision making for the homeowners whom they represent. The ombudsman should have the authority to make meaningful modifications to loans, and work constructively with borrowers and FASH volunteer attorneys to avoid foreclosure.

I have asked Kent Spuhler, Executive Director of Florida Legal Services, and my Policy Coordinator, Meredith Berger, to follow up with you so that SunTrust and FASH can work together to save more Florida homes from foreclosure.

If you have any questions or concerns, please do not hesitate to contact me.

Sincerely,

A handwritten signature in cursive script that reads "Alex Sink".

Alex Sink

cc: Kent Spuhler  
Meredith Berger