From: <u>JSherman@ScottStringfellow.com</u>

To: Stacey Sutay

Subject: public comment on mark to market loan accounting

**Date:** Tuesday, June 01, 2010 3:04:28 PM

Mark to market loan accounting is a bad idea. You should have learned from mark to market accounting on illiquid assets, for, in my mind you are largely responsible for the market collapse in 2007,2008,2009. Illiquid assets have to use a variety of valuation models and have to have common sense applied. Please do not compound your error in 2007 with this new form of poorly thought out regulations. I write this as a private citizen.

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