From: randy.dorn@fnbhenning.com

To: <u>Director - FASB</u>

Subject: Comments on No. 1810-100, "Accounting for Financial Instruments and Revisions to the Accounting for

Derivative Instruments and Hedging Activities" Exposure Draft

Date: Wednesday, September 22, 2010 2:55:26 AM

Randy Dorn 101 Lake Ave S. Battle Lake, MN 56515

September 21, 2010

Russell Golden Technical Director, Financial Accounting Standards Board 401 Merritt 7 P.O. Box 5116 Norwalk, CT 06856-5116

Dear Mr. Golden:

First National Bank of Battle Lake, MN Asset size=60 million Rural

Thank you for the opportunity to comment on FASB's Exposure Draft: Accounting for Financial Instruments and Revisions to the Accounting for Derivative Instruments and Hedging Activities.

Community banks such as this bank create and hold small business loans for which there is no active market; it would be very difficult and costly to mark them to market.

This would basically eliminate new entrepreneurs coming into rural communities and even larger communities which are needed for communities such as ours to maintain stability and even grow.

The financial impact this would make on our organization isn't minimal. It is threatening our existance.

Again, we thank your for the opportunity to comment on this proposal.

Sincerely,

Randy Dorn