From: Richard Belt
To: Director - FASB

**Subject:** Proposed change#1810-100

**Date:** Thursday, August 12, 2010 12:09:29 PM

## Director.

I am writing you to voice my deep concern regarding the proposed FASB change.

We lease all types of commercial equipment to all types of industries. As a business owner of a small commercial equipment leasing company and a provider of capital to small business in the form of leasing equipment on a long term basis (2-5 years)

to produce product and income for these companies, I can tell you that your changes will make it very hard

for my company to obtain capital from our banks because of these changes.

We are having a hard time now with continuing to obtain bank credit. These changes will make the banks less likely to provide capital to us and may put us out of business,

if we can not obtain credit because of your proposed changes. We have had a long and successful history and I have been in this business for 35 years

and have never seen it this bad.

I was a banker in the late 80's and experienced first hand the effects of the S & L crisis.

I know what regulatory changes can do to a bank and their ability in extending credit.

Banks are our life line to our success in the capital markets and our growth,

please do not make it more difficult for us to get the capital we need to help small business.

We operate from a leverage position and provide capital to businesses that a bank may not

because of the already bad economic condition.

Your regulations will have some deep unintended consequences for banks, us and small business!

Richard Belt President B.E.L.T., Inc. 1-800-401-2680