From: BRYON SALAZAR

To: Director - FASB

Subject: Opposition to Mark to Market

Date: Thursday, September 09, 2010 11:30:14 AM

TO: FASB

As an investor, I am writing to express my **strong opposition** to FASB's proposal to require all banks to mark all financial instruments, including loans, to fair value on their balance sheets. Fair value accounting should be limited to those applications in which assets are routinely purchased and divested. Over 90% of the commercial banks in the U.S. hold assets of \$1 billion or less. None of these community banks routinely purchase and divest of loans on a daily basis.

There is no historical evidence of investors citing the lack of fair value accounting as the basis for unsound investment decisions in financial institutions. In fact, fair value accounting has already been over-utilized, exacerbating the credit crisis. The introduction of additional fair value accounting measures into the banking industry will not only fail to enhance the usefulness of financial statements, but will, in fact, cause the information to be less useful. Long term, these measures would lead to greater cyclicality and imbalances in the financial system as a whole.

I strongly urge the Board to reject this notion.

Bryon C. Salazar