

From: [Janel Mertel](#)
To: [Director - FASB](#)
Subject: File Reference No. 1810-100
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September 14, 2010

director@fasb.org

Technical Director
Financial Accounting Standards Board
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I am writing in opposition to the FASB proposal on mark to market accounting both as an investor of a community bank in Topeka, KS. I agree in the objective to improve financial reporting for financial instruments, but oppose all loans to be marked to market on the bank's balance sheet. This proposal will ultimately affect all banks' capital and the evaluation of each bank. As many of the previous letter state; there is not a secondary market for commercial bank loans, therefore it is irrelevant to focus on mark to market for these types of loans. Introducing this fair value accounting will not only be complex but also costly.

I recommend dropping the FASB's mark to market proposal.

With Regards,



Gary E. Yager