

Dear Mr. Golden,

As an investor in bank stock, I am opposed to the subject proposal currently under comment. It is more important to me to evaluate how a loan performs, versus relying on "market" value. Most bank loans have no reliable "market". Additionally, the proposal could result in volatile swings in banks' capital. These swings could make it very difficult for an investor to evaluate holdings in bank stock. Thank you for considering these comments.

Sincerely,

Bart Rodgers
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Granbury, Texas 76049