From:
 Jim Davis

 To:
 Director - FASB

 Cc:
 "Kenny Hurst"

Subject: file reference number 1810-100

Date: Monday, September 20, 2010 5:58:10 PM

Mr. Russell Golden Technical Director Financial Accounting Standards Board

We are a small community bank (\$110 million) located in Russellville, Alabama. We neither buy nor sell loans. We acquire deposits from the local community and reinvest those deposits in the form of loans to the community we serve. This proposal to mark our loan portfolio to market would be burdensome for us and would serve no meaningful purpose for the regulators or the public. Thank you for allowing me this opportunity to voice my strong opposition to this proposal.

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