From: <u>Jud Vann</u>
To: <u>Director - FASB</u>

Subject: Financial Accounting Standards Board"s (FASB) proposal

**Date:** Friday, September 24, 2010 2:19:15 PM

Re: the Financial Accounting Standards Board's (FASB) proposal that would require banks to mark all financial instruments, including loans, at fair value on the balance sheet.

I believer that the proposal to replace the current fair value guidance for financial instruments is unjustified, unhelpful, and unwanted, and will require additional and unnecessary costs to banks and ultimately all consumers.

I trust those in a position of authority will judge themselves accordingly.

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