## David K. Raymond

## Comments:

It is my understanding that you are looking for investor opinion on mark to market accounting. This was one of the main causes of the 2008 panic. In fact when they were corrected the markets settled and got back to reality. Since there is no real market for bank loans and other illiguid assets how can you require the assets be priced. I am opposed to the broadening of the fair value or mark to market accounting rules.