



LETTER OF COMMENT NO. *84*

**Sent:** Thursday, March 26, 2009 1:39 PM  
**To:** Adrian Mills; Diane Inzano; Joseph Vernuccio; Kevin Stoklosa; Kristofer Anderson; Mark Trench; Meghan Clark; Peter Proestakes; Russell Golden; Vita Martin; Wade Fanning  
**Subject:** FW: Do NOT allow banks to avoid truthful mark-to-market accounting. Average people can't ... why should they?

**From:** Chris Borland [mailto:chrisrb@sonic.net]  
**Sent:** Thursday, March 26, 2009 1:24 PM  
**To:** Director - FASB  
**Subject:** Do NOT allow banks to avoid truthful mark-to-market accounting. Average people can't ... why should they?

People,

Please ... do NOT allow bankers who by breaking rule after rule of ethics and responsible behavior (and perhaps laws as well) have created a HUGE problem that the rest of us now have to clean up to pressure you into allowing them to break MORE rules in order to continue their self-created and self-serving fiction of solvency!

Mark-to-market rules must NOT be changed for a small subset of Americans, i.e. rich bankers, while the rest of us, ordinary Americans, get no such favor. If I go to refinance my home mortgage, will I be allowed to value my home at some fictional future price, because the current market for this asset, my home, is currently "distressed?"

OF COURSE NOT! Because I'm not a wealthy Wall Street billionaire banker!

Why should special rules be created that make life easy for a small subset of the American population? Doing so flies directly in the face of both the letter and the spirit of the U.S. Constitution (violates equal protection). It is literally unAmerican to allow one class of people privileges that the rest of the population doesn't have.

Again ... do NOT change mark-to-market rules to allow banks to hide their insolvency. I wouldn't be allowed the current value of my assets, neither would you ... why should they be allowed to do so?

Please let me know what happens, finally, with regard to banks' request to modify mark-to-market rules to enable them to skirt the rules once again and evade accountability for their irresponsibility, lying, greedy gambling with our deposits, and for the terrible damage they've done to the national and world economies.

Thank you.

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