



LETTER OF COMMENT NO.

182

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**Sent:** Friday, March 27, 2009 11:35 PM  
**To:** Adrian Mills; Kristofer Anderson; Peter Proestakes; Kevin Stoklosa; Mark Trench; Vita Martin; Meghan Clark; Wade Fanning; Joe Vernuccio; Diane Inzano; Russell Golden  
**Subject:** FW: File Reference: Proposed FSP FAS 157-e.

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**From:** Marcia Thomas [mailto:marciarthomas@yahoo.com]  
**Sent:** Friday, March 27, 2009 7:08 PM  
**To:** Director - FASB  
**Subject:** File Reference: Proposed FSP FAS 157-e.

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*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. I refinanced my home mortgage this month, but I was not allowed to value my home at some fictional future price, because the current market for this asset, my home, is currently "distressed?"*

*WNY 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 (violating equal protection). It is literally un-American to allow one small class of people cushy 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 inform me as to the final decision made by the FASB on this matter.*