

From: [Wade Edmundson](#)
To: [Director - FASB](#)
Subject: File Reference: No. 1830-100 Fair Value Measurements and Disclosure Requirements
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To Whom It May Concern:

We are a \$200 million commercial bank in middle America with the great bulk of our assets concentrated in commercial loans.

We are alarmed at the prospective impact these rules will have on our bank since commercial loans, at least those of our type and size, do not have an active secondary market. There are grave implications, particularly of "mark to market" provisions for banks our size if these rules are implemented.

We urge you to reconsider the proposed changes for the many "small" banks across this nation.

Thank you.

Wade Edmundson

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