From: Kap Erickson [mailto:KErickson@seattlebank.com]

Sent: Tuesday, October 06, 2009 3:26 PM

**To:** Comments

**Subject:** RIN Prepaid Assessments [6714-01-P]

I have a concern, and I'm sure others do as well, due to the large amounts of the prepaid expenses being put on bank books we will see non-earning assets increase. Am I right? Whereas the liquidity paying for this prepaid assessment once was an earning asset, will be now a non-earning asset and a large number at that for a lot of mid to larger banks.



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