

Marcia E. Asquith  
Office of the Corporate Secretary  
FINRA  
1735 K Street, NW  
Washington, DC 20006-1506

Regarding the changes proposed under Regulatory Notice 13-07

Dear FINRA Regulators:

Regulatory Notice 13-07 does not seem to clarify the markup amounts, but seems to further "muddy the waters" by giving FINRA further discretionary power to determine whether or not the rule is violated. Members must function without definitive guidance from FINRA, yet FINRA will levy fines for violations based on their interpretations (after the fact) makes it virtually impossible to function. Staying with the previous rule is our choice as a member. Please do not make this change. FINRA has enough discretionary power now and to expand it's power even further harms the members.

*Bob Hamman*

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