



DIVISION OF
CORPORATION FINANCE

Mail Stop - 4561

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549-4561

November 6, 2009

Neil W. Hayslett
Executive Vice President and Chief Financial Officer
F & M Bank Corp.
P. O. Box 1111
Timberville, Virginia 22853

Re: F & M Bank Corp.
Form 10-K for December 31, 2008
Form 10-Q for March 31, 2009 and June 30, 2009
File Number 0-13273

Dear Mr. Hayslett:

We have completed our review of your Form 10-K and related filings, and we have no further comments at this time.

Sincerely,

William Friar
Senior Financial Analyst

By FAX: 540 896-1796