

October 9th, 2022

Vanessa Countryman, Secretary
Securities and Exchange Commission
100 F Street, NE
Washington, DC 20549-0609

Comment for Reporting of Securities Loans (File No. S7-18-21)

Dear Secretary Countryman,

I am contacting you to express my strong support for rule 10c-1, "Reporting of Securities Loans".

I believe the lack of reporting securities loans opens possibility for illegal naked shortselling, harms price discovery and facilitates manipulation of securities prices. This in turn mostly harms the smaller players, retail investors who invest as individuals. It is well known that investing can provide supplemental income and protect savings of families, however, the practice of naked shortselling to break down price of securities poses a real risk to these people.

Furthermore, the victims are also the companies whose securities are manipulated. They need a greater ability to defend themselves against predatory short-selling funds. The idea that these funds can hammer unsuspecting companies in the dark is preposterous.

My faith is that increased transparency of short-selling will benefit retail investors, provide a fairer price discovery, and return the market to a more transparent, healthier competition.

Kind regards,

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