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October 30, 2022

RE: Rule Proposal S7-18-21

To Whom it May Concern:

Thank you for the opportunity to comment on the rule S7-18-21. Note that I have introduced myself in previous SEC comment letters and enjoy participating in public comments.

Regarding rules related to securities lending, I think it is imperative that:

1. Lenders and Borrowers are both known by the public
2. Holders of securities in brokerages are notified if their shares are lent out
3. Require every loan to have a hard due date

All of this information should be made available in a timely and consistent manner.

Sincerely,

Micah Chambers

Micah Chambers
Retail Investor