

I am an individual retail investor and would like to express my opinion regarding this new proposed rule SR-NSCC-2021-801.

I believe this rule - if enacted- is a step in the right direction towards accountability for those who engage in the short selling/stock borrowing program. It is time for an update to the current RegSHO closeout requirements and I believe that this SLD change in process from Monthly to Daily settlement is progress.

I would like to see this rule passed and implemented immediately.

Lastly on this ruling, I would like to see stronger penalties enacted for non compliance and violation of this rule.

Thank you for your time & consideration in this matter.

Sincerely,