

To Whom It May Concern:

I write this to express my very strong disapproval of the proposed rule change and ask that it be withdrawn immediately.

As an American citizen, taxpayer, and retail investor, I recognize that this rule does nothing for me and everything for the bad actors who regularly abuse the market through naked shorts, dark pools, and PFOF (all of which are mechanisms that I would like to see removed also.)

Over the past year or so, I've already witnessed how much freedom is given to short-sellers and how little is given to the companies they target, much less the investors who believe in these companies.

The counterfeit shares currently flooding the market are a big problem. This rule does not fix this problem, but instead amplifies it, all in the name of protecting the frauds and bullies of the financial world.

Simply put, Wall Street's reckless actions do not deserve, warrant, or value the protection that this rule provides.

I am not by any means a rich man, so I don't have any form of institutional or legal sway. I'm just an individual investor who sees this rule change for what it truly is: a bail-out for those that prey on the American people and rely on the ignorance of the public to get away with it.

If any rules should be implemented or amended, I would like to suggest starting with banning all forms of short-selling as it is not American to profit on the failures of others.

I will also ask that naked shorting be investigated without rest, and that dark pools and payment-for-order flow be done away with, for the safety and security of the American markets and its people.

Sincerely, A Retail Investor