From: hmalopez@msn.com

Sent: Wednesday, January 20, 2010 7:05 PM **To:** secretary < secretary @CFTC.gov>

Subject: Public Comment Form

Below is the result of your feedback form. It was submitted by (hmalopez@msn.com) on Wednesday, January 20, 2010 at 19:05:00

commenter_subject: Regulation regarding retail FOREX transactions

commenter_frdate: 01-13-10

commenter_frpage: 5772-10

commenter_comments:

Hello,

This is in response to the proposal to lower the margin allowed on FOREX transactions. I believe this is a bad idea as it would severely limit mine as well as thousands of my fellow traders in pursuing a career in an already difficult endeavor. As a matter of fact, it would probably force some people out of the FOREX market altogether. I would encourage that this action not be implemented.

Thank You, Henry M. Lopez

commenter_name: Henry M. Lopez

commenter_withhold_address_on: ON

commenter address1: 3309 Colmor Meadows Cir. NE

commenter city: Rio Rancho

commenter_state: NM

commenter_zip: 87144

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