From: Rafael Azofeifa <quantum4x@hotmail.com>

Sent: Wednesday, January 20, 2010 10:06 PM

To: secretary < secretary@CFTC.gov>

Subject: Liberty and Leverage

Say what you want. We should be able to **CHOOSE** our leverage. What is next, downpayments of 50% for our homes so we can only ask for the other 50% to the bank?

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