

**From:** Terry Swain <swain17@gmail.com>  
**Sent:** Thursday, January 21, 2010 10:46 AM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Regulation of Retail Forex

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RE: RIN 3038-AC61

Dear Sir:

Please do not restrict or change the leverage requirement for retail Forex Trading. Some of us "little guys" earn part or all of our income in trading forex. The proposed tightening of the leverage requirement would make it very difficult, if not impossible, for many of us to participate in this type of trading at all. I would ask you to leave the leverage and margin requirements alone so that this income opportunity is not closed off for us.

Thank you,

Terry Swain