From: Marcus.Jones@wellsfargo.com
Sent: Friday, January 29, 2010 5:42 PM
To: secretary@CFTC.gov>

Subject: Regulation of Retail Forex RIN3038-AC61

To whom it may concern,

Regarding RIN3038-AC61. This change would remove the majority of the retail traders like myself. Given all the lack of regulation around the banking & financial system for the Wall Street player this seems like yet again another slap against individual consumers like myself.

While these institutions risk others money WE individuals risk our OWN money. And now here's a regulation that will in essence destroy that.

Please consider this and don't slap the individual consumers in this country by removing our opportunity to make money.

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Need instant help at your fingertips? Check out the **Home Equity Resource Center** for almost everything. http://herc.portal.wellsfargo.com/portal/site/herc/home/

Wondering what the max Loan to Value is in your area?? Some of the maximums changed on April 4th, so make sure you take a look at <u>Combined Loan To Value (CLTV) Tool</u>. All you need is the state, county, and zip code and all the info is yours!!

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