From: Jk <jkjdv@yahoo.com>

Sent: Friday, January 29, 2010 7:54 PM **To:** secretary secretary@CFTC.gov

Subject: Video_Response_CFTC_Proposed_FOREX_Leverage_Change

This regulation has unintended consequences for non-banks, hedgefunds, and institutions...namely the noninstitutional retail investors. The effect of this regulation limits the retail investor from taking advantages of leverage that is needed to compete in a market, it is unconstitutional- it should be the investors choice to use leverage not a regulatory body. Discretion should be used in the rule change to not target unintended parties to which the rule shouldn't apply. I have grave concerns about this change and hope someone has the sense to consider the retail investor.

Sincerely, Eung Kim

Sent from my iPhone