Hello.

My name is Steve Buchwalter. I am an attorney who represents investors in disputes with broker dealers. I have been doing so for over 15 years. I have reviewed the proposed rule change and am strongly against it. It is a license to steal.

I have reviewed the comments by Scott Beal and join in on them. Mr. Beal has hit the nail on the head with his comments. With all that Wall Street has accomplished in the past few years, I find it astonishing that in this environment, FINRA is attempting to give to them this license to steal.

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