From: Nalk

To: Comments, Public

Subject: Short Sales and Failure-to-Delivers

Date: Thursday, July 8, 2021 6:05:19 AM

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To whom it may concern,

The simplest solution is that stocks have a marker indicating them as individual shares so they can not be "located" multiple times. And if a client is unable to locate a stock in time and fails to deliver the money is returned immediately not kept. The actions need to be reconnected so that there is no chance for someone to take advantage of the time in between.