



Elizabeth M. Murphy, Secretary,
Securities and Exchange Commission
100 F Street, NE,
Washington, DC 20549-1090.

Re: File S7-45-10

Sent electronically to: rules-comments@sec.gov

I am writing this letter as Chairman of the Capital Improvements Plan Advisory Committee of the City of Carrollton. Our committee is composed of citizen volunteers appointed by our City Council to help the city prioritize its needed capital improvements which range from vital infrastructure to facilities supporting the provision of municipal services. We also provide advice to City Council with respect to the composition and timing of bond elections taking into consideration the possible impact of those future bond sales on tax rate. For many of our members serving on a city Board or Commission is our first exposure to public service and we come from all walks of lives including engineers, accountants, homemakers, software specialists and small businessmen. We are not financial experts but we do reflect the values and priorities of our community.

I am therefore writing to express deep concern regarding the SEC's proposed Rules 15Ba1-1 to 15Ba1-7, which do not exclude appointed board members such as committee members from the definition of "Municipal Advisors". We are particularly concerned that our involvement with bond elections may qualify as providing advice on the structure, timing, terms and other similar matters concerning the issuance of bonds to fund capital improvements. This definition is much too broad and could have the unintended consequences of both flooding the SEC and MSRB with meaningless and unneeded registrations as well as creating an intimidating requirement for average citizens who simply want to serve their community.

Thanks you for consideration of my input.

Sincerely

A handwritten signature in black ink, appearing to read "Matt Garrett", with a long horizontal line extending to the right.

Matt Garrett
Chairman
Capital Improvement Advisory Committee