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OFFICE OF THE SECRETARY

February 4, 2016

Mary Jo White  
Securities and Exchange Commission  
100 F Street, NE  
Washington DC 20549

Dear Ms. White,

I write to urge the Securities and Exchange Commission to act on Section 921(a) of the Dodd Frank Act authorizing prohibition of mandatory arbitration clauses in financial services contracts. I am retired trial lawyer, I have had numerous experiences with arbitration and none of them have been at all satisfactory. There might as well be a provision to settle disputes by throwing darts as to have an arbitration.

Court proceedings provide the care and deliberation needed to arrive at an equitable result. In arbitration, the emphasis is on speed and efficiency without any regard to finding the proper solution to the dispute.

Therefore, I strongly urge the Securities and Exchange Commission to take up the matter of arbitration clauses and prohibit the mandatory enforcement of arbitration.

Very truly yours,

A handwritten signature in black ink that reads "David D. Noble".

David D. Noble