

Dear Commissioners and Staff of the Securities and Exchange Commission:

I respectfully submit this petition to request the implementation of T+0 (same-day) settlement for standard U.S. equities across all standard investment accounts, excluding margin accounts.

The current T+1 settlement time system is a great improvement over others like T+2 and T+3, but it is still restrictive for individuals without access to margin accounts because of federal contract law.

Technologies already allow instant cash settlement for repetitive use (cryptocurrency blockchains), so if they exist, why can't they be implemented in United States markets?

Minors (like myself) are unable to use margin accounts due to federal regulations and are restricted to cash accounts. This means that with the current T+1 settlement times, minors or others unable to use margin accounts have to wait a full day before using their funds to trade again.

The United States is a free market economy, and anybody should be able to trade equities repeatedly without a specialized, high-risk, complex account that involves debt and is very difficult to understand for the average person.

With this change, minors and adults would benefit because the United States stock market would become more accessible to everyone since repetitive stock trading would no longer require a complex brokerage account that involves debt and borrowing, along with other rules and regulations not understandable to the general public.

Thank you for taking the time to read my petition,

Levi Paul Galvan

(Personal information and contact information on next page)