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When government gets too involved reasonably prudent business people should pay heed and realize the shortcomings this will present. As in recent years when government/quasi government agencies used the housing industry under the guise of welfare (redistribution of the wealth) and many people became wealthy at the expense of the less fortunate. The natural laws of economics have a way of dealing with dishonesty in the market place, however when government intervenes too deep, dishonesty has a chance to run rampant. There are plenty of people (always have been and always will be) who I will refer to as opportunists who will take advantage in an environment where government is deeply entrenched where there would be no playing field for them under normal economic conditions. The government should not provide an environment for anyone to borrow money if the open market didn't exist for this transaction as well. Otherwise it is a form of welfare and the tax payer system gets to pay for it, as we have seen recently. The smoke and mirrors and dust still has several years to settle from this latest debacle, translated: there is much more opportunity for the opportunists, use your imagination here.