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This appears to be an attack on personal freedoms in this country. If banks are not lending now then how will the landowner or the farmer or the businessperson be able to sell their property? Is this even constitutional? How about the person that has turned their life around and is only able to get a loan through an individual? Whats next? The government is now backing 80+ percent of the retail loans in this country.. How much more do you want lawmakers? Maybe we should ask Senator Dodd how this works.. This portion of "truth in lending" has gone to far. Its time that you congress recognize the rights of landowners. This sounds much like the issue our forefathers were having with the British before the revolution. Please wake yourselves from your beauracratic slumber and have the guts to let the people make their own decisions when it comes to selling their land. I dont think any of them are "to big to fail".