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What is bringing down the real estate market today is lack of financing. There is a plethora of buyers in the market that have cash for a down payment and good employment, but they just cannot get financed through a bank. By killing seller financing / owner financing, the market will only become further depressed! This is the exact opposite of what we should be doing. The housing prices in this country are not being driven down because there are no buyers in the market; they are being driven down because very few of the buyers in the market can get qualified for a mortgage at a bank! Seller financing is the only way that millions of Americans can have the opportunity of home ownership in today's market. Taking this option off the table will only further stifle economic growth.