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Comments:

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If this regulation is designed to protect the little guy, it completely missed the mark. THIS REGULATION IS ILL CONCEIVED AND DOWN RIGHT HARMFUL TO THE USA HOUSING MARKET AND THE LITTLE GUY!!!! Owner financing is not the problem that got the USA Housing Market in the mess that it is. The Big Banks did that with their anything goes predatory lending practices. The Mom and Pops and small investors who provide owner financing serve a very needed service in this country. They provide financing to a lot of good honest people who will never get a loan from the big banks now that they have had their hands slapped. If the USA housing market is to ever get back to anything close to normal, this country needs all the honest financing that can be arranged. And it cannot be so over regulated that neither the lender nor the borrower understands all the regs and they just throw their hands up and say to heck with it! Please let the people of the USA make their own decisions with out the government and/or the big banks tilting the playing field against the little guy. Please, Please, Please