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This rule will eliminate a lot of people from becoming homeowners in todays realestate market and will certainly put alot of realestate professionals out of business. I don't understand the reason for making the realestate market suffer even more than it already has. Just think what life would be like if the marjority of the population could not qualify for any type of financing. Seller financing gives people hope for homeownership when there's no place else to turn.