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WHAT ARE YOU THINKING??? In this financial climate, to put restrictions on PRIVATE lenders would severely restrict liquidating the huge amount of homes on the market. It seems that any help the country can get to lower the inventory of homes on the market would be welcomed with open arms. What harm or risk does owner financing impose on the government or banks? If we take the risk of lending \$ to individuals (to buy the homes we have for sale) after WE do OUR OWN UNDERWRITING, then it's our job to deal with the outcome - not the banks or government!! Don't get involved in the business of private citizens - spend your time fixing the mess you have already created.