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I WAS INTERESTED RECENTLY WHILE TALKING TO A REAL ESTATE AGENT, I ASKED HIM HOW LONG DID HE THINK IT WOULD BE BEFORE PEOPLE WERE UNABLE TO OWN A HOUSE AND HE SAID 5 YEARS. I SAID PROBABLY LESS BECAUSE WHEN THEY JACK UP THE PRICES OF INSURANCE AND PROPERTY TAX YOU CANNOT AFFORD TO OWN. I SAID THAT THEN THE GOVERNMENT WILL OWN THEM AND HE SAID NO THE BANKS AND I SAID DOESN'T THE GOVT OWN THE BANKS AND HE INFORMED ME THAT NO, THE BANKS OWN THE GOVERNMENT. I SHOULD HAVE BEEN ABLE TO TELL THAT WITH THE BANKING RESCUE AND ALL THAT. NOW IN TRUE FASHION THE BANKS ARE GOING TO GET RID OF COMPETITION FROM HOME OWNERS THAT SELL AND HOLD THE NOTE. I WILL RESIST TILL THE VERY END THIS KIND OF ACTION. I HOWEVER DO REALIZE THAT WHAT THE PEOPLE WITH THE MONEY WANT THEY WILL GET, NO MATTER ABOUT FAIR.