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I think it is unfair to keep the smaller investor held to these standards. We should have the freedom to buy and sell properties without all these restrictions. It was the banks that were lending to ANYONE and knew these loans would go into default (1929). They then sold these bad loans to any investor that would buy them (domestic and international). Also know as DERIVATIVES. This caused the crisis. Not the small investor. The small investor only took advantage of opportunities given. Many individuals seem to be afraid of using banks for FEAR OF LOSING as many individuals lost much of their retirement. I SINCERELY HOPE AND PRAY THIS DOES NOT PASS!!!