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It is simply mind boggling that any entity at any governmental level would feel empowered to dictate this level of oversight in private real property manners. Aside from an apparent disregard for one of the primary precepts of our democracy, the inability to comprehend the ramifications if/when mortgage interest rates once again climb into double digits points to the mindset of a group of people with entirely too much time on their hands. Americans simply do not need this sort of mindless bureaucracy in affairs dealing with fee simple ownership of real property.