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Limiting private business owners like myself is a very dangerous thing to do. I am real estate broker and have sold some of my properties using owner financing which quite well for me and the buyer. Nowadays as many buyers are unable to obtain financing through traditional mortgage companies, due to ridiculous restrictions, owner financing is very viable solution. It's a more common sense approach which there doesn't seem to much common sense these days, especially when it comes to the US Congress and their lame brain ideas about how to run our country, or maybe I should say how to ruin our country ! The real estate industry has been blasted with enough bad things already without another issue to deal with such as the Dodd-Frank rule. I am totally opposed to this rule and think it should be repealed!