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As a real estate professional, I would like to speak as an "expert" on the importance of seller financing and why it should be exempt from the proposed rule. Sellers should be FREE to sell their property to whomever they choose -- whether the person has a loan from a bank, a broker or whether they will actually finance the sale to the buyer, themselves. There are persons who do not have the assets to qualify for a loan. They may also be honest, hardworking individuals who should be able to buy property. Those buyers and sellers who want to work out installment sales contracts between themselves should not be penalized in a free market and in a FREE country!