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I'm a Real Estate Broker of 21 years in California, and think, what else can you bureaucrats possibly do to make the Real Estate market worse by not understanding what you are doing. My own daughter obtained private financing for her home when conventional turned her down. She paid it off in 11 years and owns her home outright now. She would have never been able to if it weren't for private financing. Educate yourselves and go after the real people and what they did to cause this Real Estate crash. Oh that's right! They pay you to not go after them. Huh?