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This gets more outlandish by the day. If you regulate a seller out of being able to do a seller carry-back by having to qualify that buyer we may as well pack it up and all rent or go buy a pup tent! What's next, regulate what every industry can charge for their product or service? We've gone beyond the extreme in creating regulation to manage the masses. The more regulation the more power the regulators have and the more their bed is feathered in job security. This needs to stop here and now! Do something to help the market. Stop thinking you have the right to babysit the world. If a borrower cannot qualify or doesn't want to have to...they have always had the right and the ability to bypass the system that is blocking them from home ownership. Get out of America's wallet and protect yourself not us!