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When I came to America, I was told America is the land of opportunities. By taking away the Owner Financing option, you are taking away another part of our freedom and opportunity. Of course, this rule comes from the bank lobbyists who want to destroy the concept of the "Ma and Pa store", the advocates of the Wal-Mart and Home Depots, who kill the corner hardware and drugstore. But this is so un-American. What we service people in essence do is we work hard to refurbish trash houses and help those who in today's tight mortgage climate do not qualify for conventional loans, to be able to become homeowners by offering them private financing. We also save numerous people from foreclosure or financial ruin. With this "over-Regulation Z" you would hurt the economy tremendously, as well hurt the seniors and children. It would also give rise to more identification theft and fraud and would create another wasteful government bureaucracy of which have already too many. This is to plead with you to please not enact Rule Z, just because some corrupt individuals have taken advantage of the system in the past. Please retain some opportunities for the law abiding and hard working middle class Americans.