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This is a very bad idea by some one not owning any homes. There is going to be over one million bankrupt this year plus the million foreclosures. Yes there are always a few bad eggs out there however most are people in hot water from our ways of the past. Not bad people. A person owning a house should be allowed to sell it any they want to. I know this is good for the banks who have our money and will not loan it back. What is Fredy and Fannie and ING doing also with our money.