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Comments:

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More regulation? If I want to buy or sell privately, now I have to comply with hundreds of pages of regulations just to sell a small piece of property on payments? INCLUDE AN EXEMPTION FOR TRANSACTIONS BETWEEN PRIVATE PARTIES and those between the buyer and seller directly when there is no need to involve a lending institution. You may as well just come out and say it that you are trying to force every real estate transaction to go through a lending institution large enough to have a full-time compliance officer in every branch.