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If my understanding of these revisions is correct, this legislation will seriously curtail the option for Seller financing of Real Estate Sales. I have been involved in many of these transactions over the last 40 years and have found them to be more than helpful in cases where the Buyer simply could not qualify for a traditional financing. For example, I sold a home to a friend when he returned from viet Nam. He had no money, a wife and two children. I financed him for 5 years while he got established and could refinance. There are countless scenarios where private arrangements are the only option. This legislation does not serve the public only the mortgage companies and lending institutions.