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Whats next? The federal government already messed up the chance for most middle class earners to own a home with all the rules to secure a conventional mortgage, why cant they just leave well enough alone, there are good people out there that can afford a home but cant get through all the bs that a conventional mortgage broker or bank puts you through, people have to remember the government works for us we don't work for them that includes the poor to middle class as well as the rich!!! we have to bail out all the crap the government mess's up now its about time the government works for us as well as the rich enough is enough, this should actually be put to a public vote not just a federal vote, after the national housing crisis(which by the way no one has been prosecuted for)the feds should let what works alone and owner financing works and works well, the problem the government has with it is that it works well with out them like most everything else would, I don't know about the rest of the country but I am tired of this government taking more and more money from me to pay for their mistakes as well as constantly telling me what I can or cannot do to live in this world, what ever happened to the little thing called FREEDOM which seems to be getting less and less all the time in the USA, leave us alone once and for all let people make their own decisions especially on property that they own