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Stuart A. Feldstein is president and founder of SMR. Mr. Feldstein has been the senior author or editor of SMR studies since 1985.

Stephanie Rady, director of data products and services, produced many databases used in this study. **Jonathan Varone** is director of modeling and technology. **Marie Sheard** aided in marketing.

We thank the home equity industry executives whose frequent discussions with SMR aided in this work.

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