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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** is director of data products and services. She developed all of the federal regulatory financial report databases used in this study to rank the players and set the size of the market.

**Jonathan Varone** is director of modeling and technology and maintains SMR's home owners database, used for other portions of this study (especially Volume 2). **Marie Sheard** handled marketing.

**A majority of large home equity lenders have been clients for this annual study. References are available on request.**

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