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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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