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Nota di contenuto	Intro -- Contents -- Foreword -- 1 Introduction -- 2 The Evolution of HLTV Lending -- 3 The Relationship between HLTV and Subprime Lending -- 4 A Profile of the Industry -- 5 Risk and the Social Costs and Benefits of HLTV Lending -- 6 HLTV Lending, Personal Bankruptcy, and Cram- Down -- 7 Conclusions -- References -- About the Authors.
Sommario/riassunto	The authors weigh the functions of this industry, its practices and policies, and the changing nature of the consumer finance marketplace to determine whether limiting such lending would serve the public interest.