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## Winston & Strawn Sponsors, Chris Gavin and Michael Lyon Speak at IMN's Second Annual Residential Lenders Forum on DSCR & RTL

JANUARY 15, 2025 - JANUARY 16, 2025

Winston & Strawn was a proud sponsor of IMN's Second Annual Residential Lenders Forum on DSCR & RTL on January 15-16, 2025, in Aventura, FL. This conference is the preeminent event for exploring the evolving landscape of commercial and residential loan underwriting and the methodologies lenders use to determine loan sizes within their portfolios.

Chris Gavin, partner and co-chair of Winston's Structured Finance and Residential Asset Finance and Securitization Practices, spoke on the "How is your Deal Flow: Latest Terms, Structures & RTL/DSCR Deals" panel.

Michael Lyon, associate in Winston's Residential Asset Finance and Securitization Practice, spoke on the "RTL Securitization: Agreements & Interests for your Loan Pool" panel.

### KEY TAKEAWAYS

- The policies of the new presidential administration, especially tariffs affecting the import of materials used for construction and immigration policies limiting workers for construction, could delay the length of a rehabilitation or ground-up construction project and lengthen loan terms
- However, even with these headwinds, the market itself is incredibly resilient, and market actors should expect their deal flow to continue at their current rapid pace
- The eligibility criteria and concentration limits required to be met for additional mortgage loans being sold into a securitization during the reinvestment period have become more robust due to rating agency requirements
- This development has provided standardization for such limits and criteria in both rated and unrated RTL securitizations, but there is still more flexibility in the unrated RTL securitizations





1 Min Read



Speakers

Chris Gavin

Michael Lyon



Related Capabilities

- Finance
- Structured Finance
- Financial Services

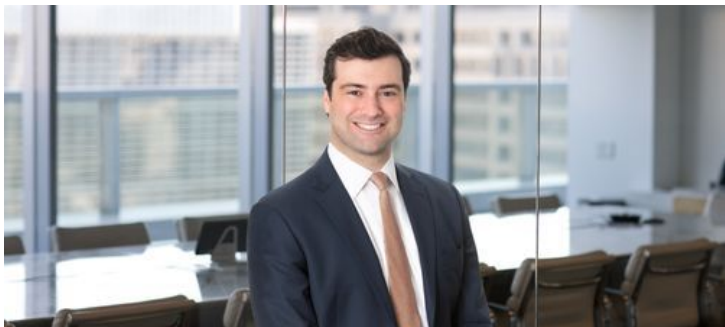
Related Professionals







Chris Gavin



Michael Lyon