



The AFIRE Guide to US Real Estate Investing (Fourth Edition): Loan Rules

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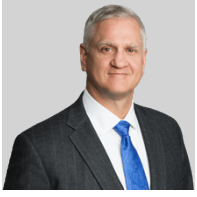
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Real Estate Partner and Department Chair Timothy Little co-authored a chapter with former Katten Partner Sheri Chromow in the fourth edition of the "The AFIRE Guide to US Real Estate Investing" by The Association of Foreign Investors in Real Estate, an evergreen resource written specifically for non-US investors. Their chapter, titled "Loan Rules," discusses the restructuring and workouts of real estate loans as well as the impact of COVID-19 on negative trends that were already impacting the industry, such as reduced use of office space, the shuttering of brick-and-mortar retail stores, increased interest rates, inflation and economic uncertainty.

The authors note that the current real estate downturn differs from the Great Financial Crisis of 2008 in that "lenders this time around face declining asset values, increasing interest rates and cash flow deficits" that make "simple extensions without restructuring impractical." Their chapter focuses on the impact that the different conditions may have in today's landscape of real estate investing.

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