



SBL Education Series Webinar

Join us next week on **Wednesday, September 22** at 1 p.m. ET for a discussion on the current multifamily market and underwriting updates. If you haven't already, check out the following resources prior to joining the session.

1. [Credit Risk & Non-Starters](#)
2. [Programmatic Exceptions List](#)
3. [Collections Guidance](#)
4. [SBL Tax Abatement Guidance](#)
5. [Approved Tax Abatement Programs by State](#)

The webinar will be hosted on Microsoft Teams Live. Click the button below to auto-register.

[Register Now](#)

We look forward to meeting with you then!

Small Talk

Each week we welcome questions from you in the Small Talk series. Please continue to submit questions to the [Small Talk mailbox](#) to hear from a select member of our team in the following week's *SBL Update*.

This week we're featuring [Nicholas Villani](#). Nick is an associate general counsel on our SBL legal team.



The Villani family at Independence Gold Mine State Park in Palmer, Alaska.

What are the biggest legal matters you see in SBL deals?

Our Optigo® lenders and single counsel do a fantastic job of screening, vetting, and escalating legal matters in a timely and efficient fashion. We really value the partnership, and it is critical to the SBL model. One topic that comes up frequently is litigation. While litigation is certainly a legal matter, like so many things, it requires carefully analyzing risk with our underwriting counterparts. The best practice with litigation is to make sure disclosure and diligence happens early in the process so that any issues can be fully vetted without delaying a transaction.

What was the highlight of your summer?

Our family trip to Alaska. We flew to Anchorage and rented an RV for two weeks. We enjoyed the mountains, rivers and wildlife (and lots of daylight). My favorite experience was a boat ride through Kenai Fjords where we saw whales, sea lions, and got up-close to Holgate Glacier. But my kids preferred our hands-on trip to a reindeer farm.

What are you looking forward to now that summer is over?

I am thrilled that my three kids, Ryan (10), Cate (8) and Evan (6), get to have a real in-person school year with their teachers and friends. I am also happy that my wife and I will have some peace and quiet during the “at home” work day – that is, until our Saint Bernard, Maggie, wants to play.



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