

Sponsor Speed Reads



Improved Transfers of Ownership Experience

We made enhancements to Conventional Loan Agreements as part of our ongoing efforts to make the consent process smoother and more efficient. We've addressed common pain points related to **1) Board Member Transfers**, **2) Death of Guarantor/Estate Planning Transfers**, **3) Affiliate Transfers**, **4) Transfers with Multiple Steps**, **5) Previously Underwritten Person Transfers**, and **6) Release of Guarantor**. [Read the article for more information.](#)

Multifamily Insurance Updates

Throughout the year, we made several updates to our insurance requirements. Catch up with the latest – outlined in our *Multifamily Seller/Service Guide* Bulletins below:

[Guide Bulletin: February 27](#): **1)** Added borrower insurance compliance requirements for Transfers of Ownership, **2)** updated our flood insurance requirements and **3)** clarified requirements for general liability insurance

[Guide Bulletin: May 22](#): Updated certain insurance requirements

[Guide Bulletin: June 24](#): Updated certain insurance requirements

[Guide Bulletin: July 15](#): **1)** Updated certain general insurance requirements, **2)** revised our acceptable insurer requirements, **3)** updated our property damage (All-Risk) insurance requirements, **4)** revised our business income/rental value insurance requirements, **5)** updated our Wind/Hail and Named Storm insurance requirements, **6)** updated our flood insurance requirements, **7)** revised our state

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windpool insurance requirements, **8)** updated our Ordinance or Law insurance requirements and **9)** clarified additional insurance requirements

[Guide Bulletin: October 21](#): **1)** Revised our flood insurance requirements, **2)** updated our earthquake insurance requirements, **3)** clarified our Seniors Housing insurance requirements, **4)** updated our cooperatives insurance requirements, **5)** clarified our captive insurance and risk retention group requirements and **6)** updated certain general liability insurance requirements

For more details, view each Guide Bulletin.

Fall Sponsor Events

We had the pleasure of hosting two sponsor events at our headquarters late last month: our [Impact Sponsor Roundtable](#) and our [Emerging Sponsor Symposium](#). It was a great day of learning, practical advice and networking. [Here's a recap](#).

Market-to-Affordable Conversion in West San Jose

We worked with Optigo® lender JLL and Standard Communities on a 10-year fixed-rate \$203.5 million [Targeted Affordable Housing Cash Loan](#). The deal closed in just 34 days and has positioned the property to make a significant impact for residents of West San Jose. [Read the article](#).

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