

Chris Gavin Discusses Capital Markets Loan Activity with *National Mortgage News*

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Winston & Strawn partner Chris Gavin spoke with *National Mortgage News* about how limited mortgage rate relief in 2025 could mean more specialized loans and an increase in home equity loans and lines of credit.

“It’s probably the case that rates are going to come in a little bit, but probably not precipitously,” said Chris, who serves as co-chair of the firm’s Structured Finance and Residential Mortgage and Securitization Practices.

While opportunities for nontraditional loans are expected to increase, borrowers and investors are continuing to watch for any movement by the U.S. Federal Reserve or changes under the new administration while also closely watching what impact, if any, the Basel III reforms will have on the capital markets. The market is also heating up for fix-and-flip loans, which are stemming from older adult homeowners, who could have properties in need of renovation.

“I think there’ll be a reduction in the properties that don’t have any debt or that are owned by senior citizens,” Chris said.

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