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Before we close out 2019 and move into a new decade, the 2020s, we wanted to take a moment to share a few thoughts and to say thank you to our loyal readers of *REF News and Views*.

Looking ahead to 2020, every indication we are getting from our clients is that we expect the coming year to continue to be a robust period for real estate and real estate finance, in particular. There continues to be a great deal of money in the marketplace that is eager to transact, and we continue to see a great deal of demand. We're very excited about the prospects for 2020 and beyond.

And now a chance to say thank you. We started this monthly newsletter earlier this year to share with you our observations on important real estate developments from our vantage points in the United States and the United Kingdom, as well as related legal considerations. We appreciate the consistently high readership statistics and the kind and helpful comments from clients and friends. We are committed to producing great content in the coming year.

Best wishes to all this holiday season.