

## **I Mortgage & Structured Finance**

The Mortgage & Structured Finance practice is one of very few practices in the country with substantial whole loan and servicing rights acquisition, sale, and financing experience, as well as experience in counseling clients in the mortgage market regarding the purchase, sale, or financing of businesses having significant mortgage portfolios. Whether your firm is an investment advisor, a mortgage originator or servicer, or a private equity fund, we will advance your business strategy by leveraging our experience with thousands of mortgage market transactions.

Our group advises clients on cradle-to-grave activities, including mortgage business launches, acquisitions, expansions, innovations, and dispositions. We help clients acquire mortgage companies and their assets, then purchase, finance, sell, and securitize those and other assets before helping them exit into the public or private markets via sale of the companies they have successfully grown. Our suite of counseling services includes creating conduit programs for acquisition and disposition, as well as assisting in term and permanent debt facilities. We also structure, negotiate, and document servicing, outsourcing, and subservicing arrangements.

Whether working with investment vehicles or private equity funds seeking to acquire assets or platforms, traders on a financial institution's trading desk, or entrepreneurs building a new asset platform from scratch, our practice employs a unique mix of expediency, skill, and cost efficiency. We are well-regarded for our negotiating ability; we treat our clients' counterparties as their clients. We understand the upswings and downturns of the mortgage banking, real estate, and finance markets; the laws regulating those markets; and the influence these combined forces have on our clients' business goals and financial returns.

In addition to transactional work, the Mortgage & Structured Finance group has teamed with our Capital Markets Litigation practice to form a Securitization and Structured Products Litigation Platform that represents major institutional market participants worldwide in waterfall disputes, repurchase claims and remediation efforts, fraud actions and investigations, and other securities litigation-related matters. We also work closely with the firm's Bankruptcy, Financial Reorganization & Creditors' Rights practice to assist in workouts and acquisitions of distressed mortgage companies, including troubled subprime lenders, and their portfolios.

## **EXPERIENCE**

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- > **CLOs:** Counseled an investment management company in connection with the structuring and closing of multiple collateralized loan obligations in 2011 and 2012.
- > **Credit Derivatives and Other Structured Products:** Advised a national bank on credit derivatives transactions. Represented an investment management company in connection with the renewal and expansion of a principal-protected notes platform.
- > **Esoteric Securitization:** Advised a customer acquisition solutions company in connection with the securitization of its most significant order management engagement. Advised a receivables acquisition company in the securitization of a defaulted credit card receivables portfolio.
- > **Institutional Investor Dispute Resolution:** Advised multiple RMBS, CDO, and structured products institutional investors in assessing and asserting rights as bondholders, as related to mortgage put-back claims, securities fraud claims, waterfall disputes, or other contractual disputes.
- > **Mortgage Banking and Finance:** Represented financial institutions, master servicers, and servicers in connection with existing securitization and whole loan rights and obligations, as well as the acquisition or disposition of mortgage servicing rights and servicing portfolios. Advised mortgage loan servicers in connection with the negotiation and execution of servicing advance facilities.
- > **REITs:** Represented an investment management company in connection with the creation and public offering of a real estate investment trust.
- > **RE-REMICs:** Advised an investment management company in connection with the resecuritization of portfolio RMBS.
- > **Restructuring and Insolvency:** Assisted a distressed consumer receivables portfolio company in connection with the restructuring of its asset-based lending facility and a securitization vehicle. Advised an insolvent mortgage loan originator and servicer in connection with the disposition of assets pursuant to Chapter 11 of the Bankruptcy Code.

## **HONORS & AWARDS**

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- > **Chambers USA: America's Leading Lawyers for Business: (2012-2013, 2018-2021)**  
Recognised Practitioner, Nationwide category, for Capital Markets: Securitisation.
- > **Super Lawyers: Rising Star: (2013-2017)**  
Recognized for work in the Securities and Corporate Finance, Business/Corporate, Business Litigation categories.
- > **NJBIZ: Law Power 50 (2019-2021)**
- > **NJBIZ: Power 100 (2019)**