



Aimee M. Cummo

Partner

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Related Services

Finance ■ Corporate & Finance ■ Structured & Warehouse Finance ■ Single-Family Rental (SFR) Financing

Aimee Cummo is a partner in Alston & Bird's Finance Group in the New York office. She advises commercial and investment banks, hedge funds, REITs, and other capital market participants on all aspects of the finance, acquisition, management, and disposition of financial assets.

She has extensive experience with repurchase and warehouse facilities, syndicated lines of credit and other secured lending programs, securitizations and other structured finance arrangements, acquisition finance transactions, and structured asset sales. Aimee's practice involves such diverse assets as performing and distressed residential, investor, and commercial mortgage loans, mezzanine loans, single-family rental properties, servicing rights, consumer and small-business loans, equipment and auto leases, tax liens, and factoring receivables. In addition, she has experience with workouts and restructuring distressed facilities.

Aimee was recognized for her work representing the U.S. Department of the Treasury in its more than \$19 billion loan to General Motors Corporation as part of the Troubled Asset Relief Program, as well as her leadership roles within her prior firm. Aimee is the editor-in-chief and a contributing author to Alston & Bird's *Structured Finance Spectrum* newsletter and is nationally recognized in *Chambers: USA* and *Chambers Global* in Capital Markets: Securitization: Asset Backed Securities (RMBS), and is listed as "highly regarded" by *IFLR1000* in Capital Markets: Structured Finance and Securitisation.

Representative Experience

- Represented the administrative agent and lenders in a \$2.2 billion syndicated delayed-draw term loan facility secured by 8,000+ geographically dispersed single-family rental properties secured by blanket mortgages.
- Representing an investment bank as structuring agent and placement agent in novel hybrid warehouse and securitization facilities under which revolving notes are issued to lenders and term and/or variable funding notes are issued to investors in 144A or 4(2) private placements, and which are secured by various consumer and esoteric assets.
- Represented the Department of the Treasury in the \$19.7 billion multidraw term loan facility provided to General Motors Corporation under TARP, which was supported by warrants, additional promissory notes, and payment and performance guaranties by many of its domestic subsidiaries, and secured by first and junior liens on all available assets, including equity pledges of its domestic and foreign subsidiaries. This included the development of an automobile warranty guaranty program and the restructuring of GM Europe, the sale of Adam Opel GmbH, and the contemporaneous financing of the restructuring and sale by the federal and state governments of Germany.

- Represented the FDIC in its capacity as conservator for IndyMac Federal Bank FSB in matters relating to the sale of substantially all its assets, and structured the seller financing provided by the FDIC to the private equity purchaser consortium in the acquisition of the mortgage loan and RMBS portfolio.
- Represented the Department of Education and the Department of the Treasury in structuring and documenting participation and put programs for the purpose of providing much-needed liquidity to the student loan market for the 2008–2009 academic year.
- Represented four prominent banks as lead arrangers and lenders on a \$2.5 billion syndicated repurchase facility in connection with the \$60 billion global refinancing of a mortgage loan originator and servicer.

Publications & Presentations

Publications

- WiS Week 2019 Featured Profile: Aimee Cummo
- Aimee Cummo Covers Single-Family REITs and the Wet Blanket Thrown on Rent-to-Own
- “Non-Agency Residential Mortgage Loans: A Survey of Legal Issues Affecting the Market,” *Real Estate Finance Journal*, Winter/Spring 2015.
- “Dealmakers Q&A: Alston & Bird's Aimee Cummo,” *Law360*, September 5, 2014.

Professional & Community Engagement

- National Women’s Law Center Leadership 35
- Benjamin N. Cardozo School of Law Dean’s Council

Education

- Yeshiva University (J.D., 1997)
- Rutgers University (B.A., B.S., 1994)

Admitted to Practice

- New York
- New Jersey