

## Anna French

Senior Associate

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Anna French is a senior associate with the Structured & Warehouse Finance Team. Her clients include borrowers, lenders, sponsors, issuers, investment banks, FinTech companies, structuring advisors, initial purchasers, private equity funds, asset managers, and rating agencies. Anna has counseled clients on the securitization and financing of various classes of assets, including credit card receivables, small business loans, point-of-sale loans, vehicle and equipment leases, mortgage servicing rights, excess spread in mortgage servicing rights, servicer advance receivables, residential mortgage loans, residential mortgage-backed securities, and reverse mortgages. She has experience advising on the establishment and operation of master securitization trusts, warehouse repurchase facilities and traditional credit facilities, including syndicated lines of credit, and compliance with Dodd–Frank matters. *The Best Lawyers in America*® recognized Anna on its “Ones to Watch” list in the area of Banking and Finance Law for 2021-2022.

Before joining the firm, Anna practiced law in the New York office of another international law firm. Anna earned her J.D. from Washington University School of Law in St. Louis, where she served as an articles editor of the *Washington University Law Review*.

### **Representative Experience**

- Counsel to a structuring advisor and initial purchaser in the creation of a master trust structure for the financing of merchant cash advances and small business loans.
- Represented a structuring advisor and bookrunner in the establishment of credit facilities for the financing of point-of-sale loans.
- Represented a FinTech company in the restructuring and payoff of existing credit lines.
- Represented an investment bank in the creation of a master trust structure for the financing of Ginnie Mae and Fannie Mae mortgage servicing rights and the related excess spread.
- Advised an investment bank in the structuring, negotiation, and issuance of variable funding notes and term notes backed by Ginnie Mae or Fannie Mae mortgage servicing rights, and the related excess spread ranging between \$400 million and \$1 billion.
- Represented an investment bank in the financing of Freddie Mac mortgage servicing rights and the related excess spread.
- Represented servicers of mortgage loans in all facets of their business, including acquisitions and sales of servicing rights and financing servicing advance receivables and servicing rights through structured facilities.
- Represented borrowers and lenders in the securitization and financing of servicing rights, servicing advances, and reverse mortgages.
- Advised placement agents, institutional investors, issuers, and sponsors in issuances of term securities collateralized by servicer advance receivables and excess spread related to mortgage servicing rights.

- Represented lenders and borrowers in revolving asset-based loan agreements related to “marketplace” consumer loans and other financial assets.
- Represented a joint-venture direct-lending vehicle in the financing of a portfolio of middle-market company loans of \$6 billion.
- Represented lenders in warehouse and repurchase agreements for mortgage assets and other financial assets.
- Represented a rating agency in Dodd–Frank compliance matters.
- Negotiated, as finance counsel to the acquirer, the timeshare receivables financing and securitization aspects of an acquisition which resulted in the largest upper upscale and luxury timeshare operator in a stock-based transaction with an equity value of approximately \$1.4 billion.

### ***Education***

- Washington University in St. Louis (J.D., 2014)
- Columbia University (B.A., 2007)

### ***Languages***

- Russian

### ***Admitted to Practice***

- New York

### ***Related Services***

Corporate & Finance | Finance | Structured & Warehouse Finance | Auto Finance | Equipment Leasing