



Anna French

Senior Associate

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Related Services

Corporate & Finance ■ Finance ■ Structured & Warehouse Finance ■ Auto Finance ■ Equipment Leasing ■ Hospitality ■ MSR Finance & Securitization

Anna French is a senior associate with the Structured & Warehouse Finance Team. Her clients include public and private borrowers, lenders, sponsors, issuers, investment banks, non-bank direct lenders, underwriters, investors, asset managers, mortgage servicers, rating agencies, and other industry participants. Anna has structured and negotiated securitization transactions, warehouse lines of credit, participation arrangements, conduit financing arrangements and other types of structured and secured lending transactions across a broad spectrum of asset classes, including timeshare loans, vehicle and equipment leases, small business loans, merchant cash advances, manufactured housing, single family rentals, participation interests, agency and private label residential mortgage loans and mortgage servicing rights, reverse mortgages, excess servicing spread, and servicing advance receivables. She has also advised rating agencies on Dodd-Frank legal compliance matters. *The Best Lawyers in America*® recognized Anna on its “Ones to Watch” list in the area of Banking and Finance Law for 2021–2024.

Anna is an active leader in the firm, serving on the Women’s Initiative Steering Committee and other committees. 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

- Structured finance counsel to a publicly traded acquiror in the negotiation of the timeshare receivables financing and securitization aspects of an acquisition resulting in the largest upper-upscale and luxury timeshare operator, with a transaction value of approximately \$3 billion. The transaction was named the largest hospitality M&A deal of 2021 by *Dealogic*.
- Counsel to the borrower in connection with a \$750 million warehouse facility that was one of the first deals in the structured finance industry to leverage ESG-based key performance pricing.
- Counsel to a publicly traded timeshare finance company in its warehouse and 144A securitization program involving timeshare receivables.
- Counsel to participation sellers and buyers in numerous participation arrangements related to participation interests in a broad spectrum of assets.
- Counsel to investors in securitizations and lenders in various types of secured lending arrangements collateralized by single family rentals, early buyout loans, manufactured housing and other types of financial assets.

- 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 structuring advisors, placements agents and initial purchasers in the creation of numerous master trust structures for the financing of Ginnie Mae and Fannie Mae mortgage servicing rights and the related excess spread, and the issuance of variable funding notes and term notes up to \$1 billion.
- Counsel to numerous non-bank mortgage lenders in multiple warehouse lines of credit related to private label and agency mortgage loans and mortgage servicing rights.
- Counsel to numerous lenders in multiple warehouse lines of credit related to mortgage assets.
- Represented a FinTech company in the restructuring and payoff of existing credit lines.
- Represented mortgage servicers and structuring advisors and underwriters in multiple securitizations of servicing advance receivables.
- Represented a structuring agent and initial purchaser in a securitization of reverse mortgages.
- 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.
- Counsel to a major nationally recognized statistical rating organization advising on legal compliance with the Dodd–Frank Act.

Publications & Presentations

Publications

- “Timeshare Loan Securitization,” chapter in *Securitizations: Legal and Regulatory Issues*, ALM, April 2023.

Education

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

Languages

- Russian

Admitted to Practice

- New York