

Bradford H. Patterson

Senior Associate

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Bradford Patterson is a senior associate in Alston & Bird’s Finance Group. He focuses his practice on warehouse financings, securitizations, and other structured finance transactions, representing underwriters, issuers, borrowers, lenders, and other market participants. In addition to a broad range of ABS asset classes, such as auto loans and leases, consumer loans, residential leases, business loans, home improvement loans, merchant cash advances, timeshare loans, and trade receivables, Bradford has years of experience in CMBS and single-family rental securitization transactions.

Bradford received his B.A., summa cum laude, in economics from the University of Alabama in 2008 and received an M.S. in finance and Ph.D. in economics from the University of Alabama in 2011. He received his J.D. from the University of Virginia School of Law, where he was on the editorial board of the *Virginia Tax Review*.

Representative Experience

- Represented originators/issuers in more than 15 term auto securitizations totaling more than \$3 billion.
- Counsel to a publicly traded timeshare finance company in connection with its 144A securitization program involving timeshare receivables.
- Counsel to a publicly traded consumer finance company in connection with its warehouse and 144A securitization program involving hard-secured and soft-secured consumer loans.
- Represented a startup app-based vehicle subscription leasing company in its acquisition and financing of a vehicle lease portfolio originated by one of the first rideshare market competitors and the establishment of various warehouse credit facilities to finance its consumer and rideshare vehicle subscription lease programs.
- Represented issuers and underwriters in securitizations involving various other asset classes, including business loans, merchant cash advances, and Small Business Administration loans.
- Represented borrowers and lenders in warehouse credit facilities and purchase facilities involving varying asset types, including business loans, auto loans, residential leases, home improvement loans, and trade receivables.
- Represented originators, as loan sellers, in more than 50 CMBS securitizations.
- Represented originators, as loan sellers, of single-family rental mortgage loans in the securitization of more than \$1.5 billion of loans.

Publications & Presentations

Publications

- “Timeshare Loan Securitizations,” *Securitizations: Legal and Regulatory Issues*, Law Journal Press, 2020.
- “Auto Loan Securitization,” *Securitizations: Legal and Regulatory Issues*, Law Journal Press, 2019.

Professional & Community Engagement

- Mercy Street, mentor

Education

- University of Virginia (J.D., 2014)
- The University of Alabama (M.S., Ph.D., 2011)
- The University of Alabama (B.A., 2008)

Admitted to Practice

- Texas

Related Services

Commercial Real Estate Lending | Structured & Warehouse Finance | Finance