

Debra L. Lofano

Partner

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Debra Lofano is a partner in the Finance Group. She focuses her practice on mortgage-backed and asset-backed securitization transactions, primarily representing major financial institutions offering corporate trust services. She regularly advises trustees, master servicers, custodians, and other corporate trust agents regarding the ongoing administration of such securitization transactions, including matters related to regulatory compliance, payment mechanics, and transaction party transfers. Debra draws on her prior experience as a commercial litigator in representing her corporate trust clients in situations involving litigation and bankruptcy.

Debra is admitted to practice in the state courts of North Carolina; the U.S. District Courts for the Western, Middle, and Eastern Districts of North Carolina, and the U.S. Bankruptcy Court for the Western District of North Carolina.

Debra received her J.D. in 2008 from Wake Forest University, where she served on the executive council of the Wake Forest Moot Court Board. She received her bachelor of arts, magna cum laude, in Italian and history of art and architecture from Middlebury College in 2001.

Representative Experience

- Assisted major financial institutions in large scale diligence projects reviewing governing documents for thousands of securitization transactions across various product types, analyzing the diligence, and providing legal advice based on the analysis.
- Advised a major financial institution as a class member in various class action settlements related to the alleged manipulation of LIBOR index rates.
- Advised major financial institutions on SEC regulatory compliance issues, including those related to the Sarbanes–Oxley Act, Regulation AB, and reporting requirements under the Securities Exchange Act of 1934.
- Assisted major financial institutions in the preparation of periodic SEC compliance reports.
- Represented major financial institutions in various disputes and litigation involving the ongoing administration of securitized transactions.
- Represented a major financial institution as the master servicer or trustee in the transfer of servicing for residential mortgage-backed securitization transactions.
- Advised a servicer in the maintenance of accounts held in residential mortgage-backed securitization transactions.
- Represented major financial institutions as the master servicer, trustee, and custodian in the bankruptcies of servicers and mortgage loan sellers on various residential mortgage-backed securitization transactions.
- Represented major financial institutions as the trustee and master servicer in closing residential mortgage-backed securitization transactions and asset-backed transactions.

Professional & Community Engagement

- North Carolina Bar Association
- Mecklenburg County Bar

Education

- Wake Forest University (J.D., 2008)
- Middlebury College (B.A., 2001)

Admitted to Practice

- North Carolina

Related Services

Finance | Corporate & Finance | Corporate Trust, Agency & Asset Servicing