



Jon H. Ruiss, Jr.

Partner

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Related Services

Corporate & Finance ■ Finance ■ Structured & Warehouse Finance

Jon Ruiss is a partner with Alston & Bird's Finance Group. Jon counsels investment banks and other financial institutions on the purchase, sale, and financing of mortgage loans (residential, commercial, and multifamily), mezzanine loans, single family rental properties, and other mortgage assets. Jon's clients lean on him to provide exceptional service in negotiating a diverse array of financing arrangements including master repurchase agreements, term loan facilities, and syndicated financing.

Before joining the firm, Jon represented various institutions in connection with an array of transactions, including asset-based lending, equipment finance, and master factoring arrangements. Jon is also a certified public accountant and was previously an auditor at a global public accounting firm. As an auditor, his clients ranged from financial institutions to not-for-profit entities.

Jon serves on the board of directors of Transitional Services of New York for Long Island and Haven House/Bridges, two organizations that provide permanent and temporary housing for low-income individuals and mentally challenged adults.

Representative Experience

- Represented the lead bank in a \$1 billion+ syndicated repurchase facility of agency and jumbo mortgage loans.
- Represented an investment bank in the restructuring of mark-to-market facilities with various REIT counterparties related to declines in value from the COVID-19 pandemic.
- Represented an investment bank in connection with various seller financing warehouse transactions for bespoke commercial real estate facilities.
- Represented foreign bank in various warehouse facilities for fix-and-flip loan collateral.
- Represented a foreign bank in connection with its entrance into the commercial mortgage loan warehouse business.
- Represented a foreign investment bank in connection with the bankruptcy of a reverse mortgage originator.
- Represented a private credit institution in connection with a \$2 billion+ warehouse finance facility of a distressed bank during the regional banking crisis of 2023.
- Represented a foreign bank in connection with the sale of its residential and commercial warehouse platform.

Education

- St. John's University (J.D., 2012)

- Villanova University (B.S., 2006)

Admitted to Practice

- New York
- New Jersey