

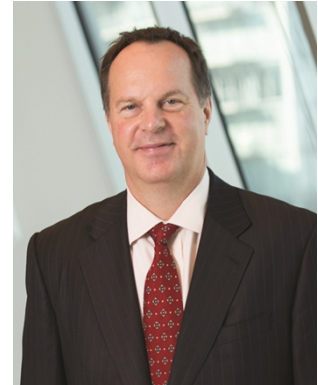
## Michael B. Thimmig

Partner

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Michael Thimmig focuses on structured finance, mortgage banking and secured lending transactions. His structured finance practice has involved a variety of asset types including performing, distressed and nonperforming mortgage loans, and REMIC and non-REMIC securitization structures. He also has been involved in the secondary market and structured financing of online consumer loans and small balance commercial loans from marketplace lenders.

His mortgage banking practice has included mortgage servicing rights (MSRs), loan servicing agreements, mortgage warehouse financing via master repurchase agreements, whole loan purchases and sales, servicer advance and MSR credit facilities, and other transactional matters, and involved various mortgage products, including government-insured, conforming agency (Fannie Mae, Freddie Mac and Ginnie Mae), jumbo nonconforming, distressed, NPL, manufactured housing, home equity, HLTV and other second lien mortgages. Michael has significant secured lending experience, including senior and subordinate term and revolving structures collateralized by various asset types.

His structured finance practice involves sophisticated and complex financings utilizing asset true sales through bankruptcy remote special purpose entities (SPE). His lending and finance experience includes in-depth security interest analysis under Uniform Commercial Code (UCC) Articles 8 and 9. His fintech marketplace lending experience includes analysis of digital loan documents under the Uniform Electronic Transactions Act (UETA), and Electronic Signatures in Global and National Commerce Act (ESIGN) and UCC. Michael's background includes work as a certified public accountant (CPA) and as an in-house attorney at mortgage companies.

### **Professional & Community Engagement**

- State Bar of Texas
- American Bar Association

### **Awards**

- *The Best Lawyers in America*® 2010, 2012–present: Securitization and Structured Finance Law
- Best Lawyers in Dallas, *D Magazine*, 2014
- *Legal 500 US*, 2011
- *Texas' Best Lawyers*®, 2010
- *Best Lawyers* "2015 Securitization and Structured Finance Law – Dallas, Best Lawyer"
- Peer Review Rated™ AV Preeminent® in Martindale-Hubbell®, 5.0 out of 5

### **Education**

- Southern Methodist University (J.D.)
- Marquette University (B.A.)

## *Admitted to Practice*

- Texas

## *Related Services*

Structured & Warehouse Finance | Corporate & Finance | Private Equity | Finance | Auto Finance