

C L I F F O R D  
C H A N C E



**MARKETPLACE LENDING  
FINANCING AND SECURITIZATION**

# MARKETPLACE LENDING FINANCING AND SECURITIZATION

## Who we are

Clifford Chance's US Structured Finance Group is a market leader in marketplace lending. Our Structured Finance Group has more than 40 lawyers located in New York and Washington, DC. Our lawyers in structured finance, securitization and structured funds continue to be at the forefront of the online lending industry.

Our US Structured Finance Group is an integral part of our award-winning International Structured Debt Group, the largest international securitization group of any law firm with over 160 lawyers, and our leading Global Funds Group. The international practice group is uniquely positioned to provide superior structured finance legal services in multiple jurisdictions, including the world's most important financial centers.

Our Structured Finance Group is supported by our experts focusing on tax, ERISA, derivatives contracts, bank regulatory, bankruptcy and investment company regulation.

## Our clients

Our structured finance lawyers represent clients of all types, including:

- asset managers
- investment banks
- commercial banks
- corporate and specialty finance originators/lenders
- fund sponsors
- government regulatory authorities
- insurance companies
- investors
- liquidity and credit providers
- derivatives counterparties
- rating agencies
- REIT sponsors
- trade associations
- trustees

**“...instantly recognizable as a powerhouse on the international scene and makes best use of this strength to power cross-border transactions involving difficult asset classes. Its broadly experienced structured finance group works on CLOs, commercial real estate and mortgage loans and fund-driven products.”**

Chambers USA – Securitization

**“This focused group has a well-balanced spread of experience across OTC derivatives, commodities and regulatory matters. While the firm's knowledge of the European markets is useful for cross-border offerings, Clifford Chance's US practice is best recognized for its capabilities in securitization transactions.”**

Chambers USA – Structured Products

## What we provide

Our US Structured Finance Group represents marketplace lending clients of all types across a broad spectrum of securitization and other structured finance and fund products in the US and internationally, including in relation to:

- consumer loan sales
- SME loan sales
- revolving credit facilities backed by marketplace loans
- securitizations and pass-through certificates
- tax efficient structures for seasoning and holding assets
- bank partnership/rent-a-charter
- taking title to consumer loans
- servicing, backup servicing and all major servicers
- custody and verification of assets
- comprehensive regulatory expertise
- RMBS and related products
- CMBS and other real estate securitizations
- structured debt, real estate-related and other debt funds
- fund-linked and other alternative investment products
- complex on-balance sheet structured financings
- investment funds for buying/restructuring assets

## Market leaders

We have been involved in a number of marketplace lending transactions, including:

- advising on investments in consumer, student and solar loans originated by most major marketplace platforms
- securitizations and pass-through certificates of marketplace consumer loans, graduate student loans and SME loans
- credit facilities with leading national and state bank syndicates
- warehouse facilities with international investment banks
- privately placed and publicly filed debt and equity transactions

Our reputation for quality service and market leading financial products advice has been independently acknowledged:

- *Band 1: Structured Finance, Securitisation & Derivatives – Chambers Global 2020*
- *Ranked Practice Area - Chambers USA: Securitization: ABS (Nationwide)*

**“Clifford Chance’s New York-based Americas structured capital markets group advises in all types of complex, high-value structured and securitized products, derivatives, and increasingly regulation, both in the US and globally.”**

Legal 500 USA – Structured Finance

**“Clients note that ‘other firms are not so fast in response nor so qualified’, the firm provides ‘good value for money given the level of partner involvement’.”**

Chambers USA – Structured Products

# CLIFFORD CHANCE

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