

# CADWALADER

**Cadwalader is a leading global advisor, and a recognized innovator in capital markets and structured asset based finance, with broad experience in marketplace lending and fintech. Our lawyers advise clients on complex structured finance, securitization, fund formation and finance, consumer finance, mergers and acquisitions, corporate governance, leveraged and non-recourse finance, venture capital and private equity investment, intellectual property, and navigating the regulatory, data, and cyber-security complexities that arise in these transactions.**

Represented Deutsche Bank as the arranger of a securitization backed by £130 million of loans to UK SMEs originated on the Funding Circle platform, which was the first public, rated securitization of marketplace loans in Europe

Served as designated underwriters counsel for the underwriting syndicate of SoFi on three student loan asset backed securitizations, valued at \$530 million, \$500 million and \$379 million

Represented a major bank in a revolving secured loan to a mutual fund, which invests in loans and makes crowdsourcing investments from 16 different platforms

Represented a major international bank in structuring and documenting a warehouse facility for SME loans originated on one of the leading peer to peer platforms

Represented an investment fund in negotiations for direct investment in a variety of marketplace lending platforms across different asset classes, including consumer, trade receivables and mortgage assets

Represented a sponsor in the structuring, establishment and documentation of a peer to peer platform

Represented Deutsche Bank as the arranger of a securitization backed by £130 million of loans to UK SMEs originated on the Funding Circle platform, which was the first public, rated securitization of marketplace loans in Europe

Represented a hedge fund whose strategy focused on purchasing whole loans originated by a variety of marketplace lending platforms for subsequent securitizations

Represented a leading fintech company as the sponsor of a hedge fund whose strategy includes investment in whole loans and ABS paper

Represented a major U.S. bank on usury and licensing issues with respect to a \$100 million facility secured by a portfolio of loans originated by a marketplace lender

Represented several major foreign banks on true lender, Madden, and rate exportation issues associated with loans originated by marketplace lenders

Represented numerous clients on usury, licensing, and disclosure issues associated with purchasing, servicing, and securitizing consumer loans of all types

Represented a newly established direct investment vehicle backed by a consortium of private equity funds that makes investments in trade receivables, supply chain finance, and factoring platforms

Represented Blackstone in its acquisition of Lendmark Financial Services, a consumer lending business, from BB&T Corporation

Represented a major international bank in structuring and documenting a warehouse facility for consumer loans in the UK originated on one of the leading peer to peer platforms

Represented a peer to peer platform in the structuring and negotiation of a warehouse facility with a major U.S. bank





# FINTECH TEAM



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