



## → Colleen H. McDonald

### Partner

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Colleen McDonald is a partner in the Finance and Bankruptcy Practice Group in the firm's San Francisco office

### Areas of Practice

Ms. McDonald's practice focuses on securitization, structured finance and commercial finance transactions. She represents bank and non-bank lenders regarding the acquisition, sale and financing of a variety of assets, such as residential mortgage loan pools, mortgage servicing rights, leases, and distressed assets including mortgage loans, debt instruments and equity interests. Ms. McDonald's representative transactions include residential mortgage loan warehouse facilities, repurchase agreements, participation agreements, note purchase agreements, loan facilities secured by beneficial interests in assets held by Trusts, mortgage loan purchase and servicing agreements, interim servicing agreements, and mortgage servicing rights sale agreements.

Ms. McDonald has represented clients in a number of financing and sale transactions involving mortgage loan held by, or securitized with, Freddie Mac, Fannie Mae or Ginnie Mae. Such transactions may include the associated mortgage servicing rights or the servicing rights may be sold or financed separately from the mortgage loan. Recently, Ms. McDonald represented the lender in a letter of credit facility secured by multi-family mortgage servicing rights.

Ms. McDonald has advised sellers, servicers and investors regarding structuring, servicing and administering residential mortgage backed securities for both private securitizations and securitizations with the Agencies. In addition, Ms. McDonald has securitized motor vehicle loans and leases (including titling trusts), equipment leases, credit cards receivables, trade receivables, consumer loans and most recently, tax liens.

Ms. McDonald has represented underwriters and issuers in public offerings, private placements, asset-backed commercial paper programs, and medium-term note programs. In addition, she has advised a variety of investment banks, private equity funds and hedge funds in utilizing securitization in financing transactions including acquisition financings.

In the structured finance area, Ms. McDonald has represented both commercial lenders and corporate borrowers in a variety of secured lending transactions including loans secured by pools of mortgage loans and REO properties. Her experience also includes asset-based lending arrangements such as charged-off receivables, copyrights, patents and royalties, film financings, medicare and medicaid payments, and future-flow transactions.

## Experience

- Represent mortgage loan originators with sales of pools of mortgage loans for newly originated private and agency insured mortgage loans.
- Represent sellers of mortgage servicing rights in concurrent and post-disposition servicing transfers of agency and non-agency owned mortgage loans.
- Represent lenders financing acquisition of pools of distressed residential mortgage loans.
- Represent sellers and interim servicers with mortgage servicing rights portfolio sales.
- Represent major financial institution as seller and servicer in Mortgage Loan Purchase and Servicing Agreements on servicing retained and servicing released sales.
- Represent mortgage loan originators in warehouse funding arrangements.
- Represent secured creditors in sales of loan collateral including Article 9 dispositions under the UCC.
- Represent issuers and underwriters in securitizations of motor vehicle leases and loans.
- Represent issuers in motor vehicle lease titling trust transactions.
- Represent U.S. Investors in Canadian auto and equipment backed notes.
- Represent investment bank in financing acquisition of portfolios of charged-off receivables.
- Represent credit card bank in multiple issuances of asset backed notes secured by credit card receivables (both term and variable facilities).
- Represent private equity investors and hedge funds in the acquisition of distressed loans, student loan residuals and mortgage pools.
- Represent lenders in a variety of trade receivables financings.

## Events

Trending Legal Issues in the Retail Industry  
Webinar, 06.16.2020

The Mortgage Banking Industry – 2019 in Review and A Look Ahead Webinar  
02.04.2020

## Podcasts & Webinars

Trending Legal Issues in the Retail Industry  
06.16.2020

Nota Bene Episode 47: It's All About Capital with Colleen McDonald  
08.07.2019

## Practices

Corporate

Commercial Lending and Financial Transactions

Asset Based Lending

Canada

Capital Markets

Derivatives and Structured Products

International Reach

## Industries

Blockchain

Blockchain and Fintech

Cannabis

Financial Services

Fintech

Mortgage Banking

## Education

LL.M., University of Illinois College of Law, 1989

LL.B., University of New Brunswick, Canada, 1988

B.B.A., University of New Brunswick, Canada, 1985

## Admissions

California