

## Overview

As a key part of our work for clients in residential mortgage loan sales, financing and securitization, Dentons' preeminent team of lawyers focuses on the regulation of consumer credit and real estate, with a particular emphasis on the primary and secondary mortgage markets. We keep track of new laws and regulations, enacted at a dizzying pace, and we understand how this legislation will change the regulatory and compliance landscape for both primary and secondary market participants in the credit markets for years to come.

At Dentons, our team has decades of experience in assisting our clients to meet the challenges of driving growth while complying with the vast number of federal, state and local laws which affect credit products. Our lawyers address the mortgage- and consumer lending-related compliance challenges of a wide range of clients, including:

- Banks and financial institutions
- Lenders
- Funds
- Servicers
- Insurers
- Governmental agencies
- Due diligence companies

We are finely attuned to meeting your legal needs and your business goals.

We have a long history of advocacy and advisory work focusing on proposed and new laws and regulations related to securitization, structured finance and financial assets, including: Regulation AB2, the Dodd-Frank Act, mandated regulations affecting securitization and derivatives, and Basel III and its impact on financial institutions participating in these markets.

## Representative Experience

- **Several clients:** Representing a number of US and non-US investment managers to determine their regulatory status under the US securities laws and related Securities and Exchange Commission rules to provide an assessment of their registration status and in-depth assistance with their related statutory filings and registrations and compliance materials when required. Our clients have included hedge funds, private equity, investment companies, family offices, venture fund advisers and Europe- and Asia-based advisers with clients in the United States. In addition, we have performed numerous analyses of capital pools to determine whether they are "private funds" subject to the ownership and sponsorship restrictions of the Volker Rule.