

## SERVICE

# Securitization and Structured Finance

Our experts advise on both single-seller and multi-seller structures in a range of asset classes.



## Related Expertise

- [Corporate Lending](#)
- [Financial Services](#)
- [Financial Services Regulatory](#)
- [Insolvency and Restructuring](#)

Osler is a recognized leader in Canadian asset securitization and structured finance, advising financial institutions, corporate issuers, underwriters and other participants.

Our experience includes both single-seller and multi-seller structures in a range of asset classes, such as credit card receivables, residential and commercial mortgages, trade accounts receivables, auto and equipment loans and leases, rental cars, mutual fund fees and wholesale dealer loans. We also advise participants in a range of structured finance transactions, including covered bond issuances. Our experience further includes the financing of specific assets, such as rail cars, aircraft and other equipment.

To excel in this multi-disciplinary field, Osler draws upon its depth of legal expertise in all areas of corporate and commercial law, including securities, tax, banking, investment dealer regulation, bankruptcy and personal property security. We have assisted in the development and execution of many innovative and tax efficient products and solutions for our clients and their securitization programs.

## Asset Securitization

Osler's leading Canadian securitization practice dates back to the inception of this business in Canada more than 20 years ago. We have adopted U.S. structures for use in Canada while also developing uniquely Canadian structures. Commercial paper conduits have been established and restructured to match changing regulatory and accounting environments. We have acted on all types of public and private placements of asset-backed securities.

## Structured Finance

Osler is an industry leader in the development of covered bond issuances by Canadian financial institutions. We have advised arrangers, issuers, sellers and rating agencies on issuances of these debt obligations that are secured by a portfolio of specific mortgage assets.

As well, Osler has advised numerous banks, investment banks, equity investors and corporate clients on sophisticated domestic and cross-border lease financings (including

synthetic and leveraged leases) of plant and equipment, rail cars, aircraft and other capital assets.

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## Key Contacts



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## Awards and Recognition

- **The Canadian Legal Lexpert Directory:** Recognized in Asset Securitization (Toronto, Ontario; Montreal, Quebec)