



Steven H. Epstein

Partner

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PRACTICES Finance, Energy Finance, Capital Markets and Securities, Commodities, Corporate, Trade and Export Finance, FinTech Virtual Currency and Blockchain, Asset-Based Lending

Steve Epstein is a partner in the Finance Practice Group in the New York office of Haynes and Boone. He has extensive experience representing lenders and borrowers in connection with commodity finance, corporate finance, structured finance, asset securitization and secondary market mortgage finance transactions.

Steve has represented some of the world's largest international and domestic financial institutions and their affiliates as well as many borrowers and issuers in structuring, documenting and negotiating syndicated unsecured, secured, asset-based and asset-backed lending transactions and in connection with domestic and international asset securitizations, structured loans and other complex structured financings. He has also developed, documented and negotiated many tri-party mortgage custody programs in connection with mortgage repo transactions entered into by major investment banks and mortgage banks utilizing structures he helped innovate in the 1990s.

Steve is a former vice president and senior associate counsel of the Chase Manhattan Bank, now known as JPMorgan Chase Bank. Steve's experience in acting as internal counsel has been invaluable to him in dealing with general counsels and other members of in-house legal departments in all aspects of client representation.

QUALIFICATIONS

EDUCATION

- B.A., Williams College, 1983
- J.D., New York University School of Law, 1986, Editor, *The Journal of International Law and Politics*

ADMISSIONS

- New York
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PROFESSIONAL AFFILIATIONS AND ENGAGEMENTS

- New York University School of Law Alumni Association Board of Directors, Honorary Director and past Director
 - Hearts & Voices, Inc., Pro Bono Legal Counsel, Secretary and Member of the Board of Directors, 1992-1996
 - Village of Rye Brook, New York, Advisory Council on Parks and Recreation, past member
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SELECTED CLIENT REPRESENTATIONS

- Has represented agent banks in a multitude of unsecured and asset-based secured syndicated commodity financing and other financing transactions involving loan amounts from \$50 million to \$1.5 billion.
- Has represented mortgage custodians in tri-party custody and other mortgage custody facilities where the mortgage repo buyer is a major international investment bank or its affiliate, and the seller is a major mortgage bank or its affiliate, and the takeout investor may be a quasi-governmental agency that issues or guarantees mortgage-backed securities or private label issuer.
- Has represented one of the world's largest oil trading companies in its U.S. financing activities.
- Has represented one of the world's largest financial institutions in connection with secured lending activities that accompany its equity investments in distressed and recovering companies.
- Has represented borrowers and lenders in asset-based loans and structured import/export financings involving Latin America.
- Has represented various participants in a variety of securitizations and structured financings involving commodities-related assets.