

Joseph Topolski

Partner

Structured Finance and Securitization

New York Office | +1.212.940.6312

joseph.topolski@katten.com

For more than 25 years, Joe Topolski has helped banks, captive finance companies, independent specialty finance companies, private equity and hedge funds, and other financial entities obtain financing for their portfolios of consumer and commercial loans and other financial assets. Finance companies in a wide range of industries, including automotive, commercial equipment, marketplace lending and small business lending, rely on Joe's broad knowledge of the market to help them obtain cost effective, efficient and innovative solutions to their financing needs.

Practical solutions and a business-smart approach

Joe understands the importance to all parties in getting the deal done, and is well-known for his ability to come up with practical solutions and proactively manage the process to ensure smooth transaction execution. In addition to spending over two decades as outside counsel, Joe also spent a portion of his career as in-house counsel for a leading captive finance company. As a result, he has unique insights into issues facing finance companies beyond the immediate financing transaction, as well as the issues that concern their counterparties in the transaction. These insights, coupled with his years of experience, mean he can spot and avoid roadblocks that could otherwise cause delays.

Joe's clients range from large public companies doing $1 to $2 billion financings to smaller private companies doing $50 to $100 million financings, involving a wide range of asset classes, including auto loans and leases, dealer floorplan finance loans, equipment loans and leases, small business loans and merchant cash advances, litigation and medical finance loans, and personal loans. Because he has worked with a wide variety of asset classes, Joe is able to use concepts for different sectors of the structured finance market to develop innovative solutions for his clients.

Practices

- Capital Markets
- Corporate
- Financial Markets and Funds
- Futures and Derivatives
- Structured Finance and Securitization
- Structured Products and Derivatives

Industries

- Finance and Financial Markets

Education

- JD, University of Michigan Law School
- BA, University of Michigan, Economics and Political Science

Bar Admissions

- New York
- Michigan

Professional & Community Involvement

- State Bar of Michigan
- Structured Finance Association

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Recognitions

Recognized or listed in the following:

- *Chambers Global*
  - Capital Markets, USA, 2015–2016
  - Capital Markets: Securitisation, ABS, USA, 2022–2026
- *Chambers USA*
  - Top Ranked, 2011–2015
  - Capital Markets: Securitisation ABS, 2021–2026
- *The Legal 500 United States*
  - Recommended Attorney, 2011, 2013–2020, 2023, 2025

News

- Katten Climbs in *Chambers USA* 2026 Rankings (June 4, 2026)
- Katten Earns Top Rankings in *Chambers Global 2026* (February 12, 2026)
- Katten Receives High Marks in the Legal 500 US 2025 Guide (June 11, 2025)
- *Chambers USA* 2025 Ranks Katten as Leading Law Firm (June 5, 2025)
- Katten Scores High Marks in *Chambers Global 2025 Guide* (February 13, 2025)
- Katten Receives High Marks in *Chambers USA* Guide 2024 (June 6, 2024)
- Katten Ranked as Leader in *Chambers Global Guide* 2024 (February 15, 2024)
- Katten Lauded in The Legal 500 United States 2023 (June 9, 2023)
- Katten Boosts Rankings in *Chambers USA Guide 2023* (June 1, 2023)
- Katten Lauded in *Chambers Global Guide* 2023 (February 16, 2023)
- Katten Ranked Leading Law Firm by *Chambers USA* 2022 (June 1, 2022)
- Katten Receives Top Billing by *Chambers Global* in Banking & Finance, Bankruptcy, Derivatives, Hedge Funds and Securitisation (February 17, 2022)

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- Katten Boosts Rankings in *Chambers USA* 2021 (May 20, 2021)
- Katten Praised in The Legal 500 United States 2019 Guide (June 11, 2019)
- Katten Distinguished by *The Legal 500 United States* (June 14, 2018)
- Katten Distinguished by *The Legal 500 United States* 2017 (May 31, 2017)
- Eighteen Katten Practices and 70 Attorneys Recognized by *The Legal 500 United States* 2016 (June 17, 2016)
- Six Katten Partners Recognized by *Chambers Global* (March 17, 2016)
- Katten Attains 22 Practice and 58 Attorney Rankings by *Chambers USA* 2015 (May 20, 2015)
- Six Katten Partners Praised by *Chambers Global* (March 13, 2015)
- Katten Securitization Transaction Recognized as "Deal of the Year" by *China Business Law Journal* (March 10, 2015)
- Eight Katten Practices and Forty-Two Attorneys Recognized by *The Legal 500 United States* 2014 (July 3, 2014)
- Katten Represents Ford Automotive Finance in First ABS Transaction in China (June 2, 2014)
- *Chambers USA* 2014 Distinguishes 24 Katten Practices and 54 Attorneys (May 23, 2014)
- Six Katten Partners Lauded by *Chambers Global* (March 14, 2014)
- Katten Is Number One Issuer Counsel in Structured Finance (July 15, 2013)
- Six Katten Practices and Twenty-Four Attorneys Distinguished by *The Legal 500 United States* 2013 (June 4, 2013)
- *Chambers USA* 2013 Recognizes 24 Katten Practices and 49 Attorneys (May 24, 2013)
- *Chambers USA* 2012 Distinguishes 19 Katten Practices and 45 Attorneys (June 7, 2012)
- Six Katten Partners Lauded by *Chambers Global* 2012 (April 26, 2012)
- Five Katten Practices Recognized by *Legal 500* in 2011 US Edition (June 16, 2011)
- Katten Earns Recognition for 17 Practices and 44 Attorneys in 2011 *Chambers USA* Guide (June 10, 2011)

- Four Katten Partners Recognized by *Chambers Global* (November 12, 2010)
- Katten Welcomes Prominent Structured Finance Group (November 2, 2010)

Publications

- *ESG Guidepost* | Issue 21 (January 2025)
- US Treasury and IRS Unveil Proposed Regulations for Commercial EV Tax Credit, Sparking Questions on Recapture Provisions (January 21, 2025)
- US Treasury Releases Final Regulations for $7,500 EV Tax Credit, Maintains Exclusions for Foreign Entities of Concern (May 3, 2024)
- Electric Vehicle Tax Credits: An Update | *Pratt's Energy Law Report* (May 2024)
- *ESG Guidepost* | Issue 11 (February 2024)
- Updates on EV Tax Credits (February 26, 2024)
- *ESG Guidepost* | Issue 2 (May 2023)
- Treasury and IRS Release Proposed Regulations on Consumer Electric Vehicle Tax Credits (April 10, 2023)
- Treasury Releases Guidance on Electric Vehicle Tax Credits (January 3, 2023)
- IRS Issues Guidance on "Qualified Manufacturer" Requirements for New Electric Vehicle Tax Credits (December 20, 2022)
- Structured Finance Year in Review and the Outlook for 2021 | Key Takeaways (December 23, 2020)
- *Corporate & Financial Weekly Digest* (Weekly) | *Author*

Presentations and Events

- Structured Finance Year in Review and the Outlook for 2021 (December 8 and 10, 2020) | *Speaker*
- The 20th Annual ABS East Conference (September 21–23, 2014) | *Panelist* | *Auto ABS Sector Update: New Structures and Subprime Concerns*
- Securitization Finance Summit 2011: Regulatory Reforms (November 30, 2011) | *Presenter* | *Auto Loans: The Top Sector in Asset-backed Securities*