



Joseph Topolski

Partner

joseph.topolski@kattenlaw.com

New York

p +1.212.940.6312

Practices

FOCUS: Structured
Finance and
Securitization

Securities

Corporate

Futures and
Derivatives

Financial Services

Industries

Automotive

Financial Institutions

Recognition

Chambers USA,
2011–2015

Chambers Global,
2011–2014
Capital Markets –
USA, 2015–2016

Legal 500, 2011,
2013–2017

Education

JD, University of
Michigan Law
School

BA, Economics and
Political Science,
University of
Michigan

Joseph Topolski represents issuers, underwriters, placement agents and investors in asset-backed securitizations and other structured finance transactions. He has extensive experience with retail auto loans, retail auto leases and dealer floorplan finance receivables, as well as with a wide variety of other asset classes, including home equity loans, franchise loans, commercial mortgage loans, home equity lines of credit and equipment leases. In particular, Joe acts as counsel to Ford Motor Credit Company, which routinely issues more than \$10 billion of asset-backed securities annually on all of its US securitization and structured finance transactions.

Joe has worked on all major types of structured finance transactions, including public and private domestic and cross-border offerings, term note and variable funding note offerings, existing asset and future flow transactions, on- and off-balance sheet secured warehouse lending facilities, single-seller and multi-seller commercial paper conduits and cash-flow and market-value collateralized debt obligation (CDO), collateralized bond obligation (CBO) and collateralized loan obligation (CLO) transactions. He also frequently counsels clients in derivatives transactions utilizing International Swaps and Derivatives Association (ISDA) documentation, including interest rate swaps, caps and floors, total return swaps, currency swaps and credit default swaps.

Joe is heavily involved in regulatory and advocacy matters affecting the structured finance and securitization markets, including those arising under the Dodd-Frank Act, Regulation AB II and Basel III, and is an active participant in industry trade groups such as the Structured Finance Industry Group. He has drafted several regulatory comment letters on behalf of a group of 19 captive and independent vehicle finance companies relating to recent regulatory initiatives.

Joe's clients call him a "superb lawyer – creative, smart, hard-working," according to *Chambers USA*.

Memberships

- State Bar of Michigan
- Structured Finance Industry Group

Newsletters

- Author | *Corporate & Financial Weekly Digest* (Weekly)



Bar Admissions

New York

Michigan

Speaking Engagements & Presentations

- Panelist | Auto ABS Sector Update: New Structures and Subprime Concerns | The 20th Annual ABS East Conference | Miami Beach, Florida (September 21–23, 2014)
- Presenter | Auto Loans: The Top Sector in Asset-backed Securities | Securitization Finance Summit 2011: Regulatory Reforms | New York, New York (November 30, 2011)