# ALSTON & BIRD



# Richard D. Simonds, Jr.

Senior Counsel

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#### **Related Services**

Corporate & Finance = Financial Services = Structured & Warehouse Finance = Finance = Consumer Financial Services = Auto Finance = Environmental, Social & Governance (ESG)

Richard Simonds is senior counsel in the firm's Finance Group who focuses on the representation of issuers and underwriters in mortgage- and asset-backed securitizations. Mortgage types include primarily residential, multifamily and small balance commercial mortgage loans. Asset types include equipment leases, personal unsecured loans and SBA loans. In addition, Richard has extensive experience related to issues involving mortgage REITs.

Richard is also involved in efforts related to developments in financial technology, including the financing and securitization of assets originated through marketplace lending. He has been involved in analyzing issues related to non-credit score-based lending and block chain technology.

Richard is listed in *Chambers Global* and *Chambers USA* in Capital Markets: Securitisation and RMBS. He previously served on the Structured Finance Association board.

# **Publications & Presentations**

### **Publications**

- "What Can Be Expected in Structured Finance and Securitization for 2018?" *Bloomberg BNA Banking Report,* February 2, 2018.
- "Non-Agency Residential Mortgage Loans: A Survey of Legal Issues Affecting the Market," *Real Estate Finance Journal*, Winter/Spring 2015.

### **Education**

- New York University (J.D., 1993)
- Columbia University (B.A., 1987)

# **Admitted to Practice**

New York