

Michael B. Thimmig | Partner
Finance

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Michael Thimmig focuses on structured finance, FinTech, mortgage banking, and secured lending transactions. Recently his practice has focused on structured warehouse credit facilities secured by consumer loans, small balance commercial loans, and merchant cash advances. His securitization transactions have involved various mortgage types including performing, distressed and nonperforming mortgage loans, and real estate mortgage investment conduit (“REMIC”) and non-REMIC securitization structures. He has also been involved in a variety of FinTech bank partnership structures, including representation of FinTech platforms, bank partners, private fund purchasers and credit facility lenders, and various credit products consisting of online consumer loans, small balance commercial loans, merchant cash advances (“MCAs”), and participations in consumer loans.

His mortgage banking practice has included mortgage servicing rights (“MSRs”), loan servicing agreements, mortgage warehouse financing via master repurchase agreements, whole loan purchases and sales, servicer advance and MSR credit facilities, and other transactional matters, and involved various mortgage products, including government-insured, conforming agency (Fannie Mae, Freddie Mac, and Ginnie Mae), jumbo nonconforming, distressed, nonperforming loan (“NPL”), manufactured housing, home equity, high loan-to-value (“HLTV”), and other second-lien mortgages. Michael’s secured lending experience also includes senior and subordinate term and revolving structures collateralized by various asset types.

His structured finance practice involves sophisticated and complex financings utilizing asset true sales through bankruptcy remote special purpose entities (“SPE”). His experience includes security interest analysis under Uniform Commercial Code (“UCC”) Article 9. His FinTech marketplace lending experience includes analysis of digital loan documents under the Uniform Electronic

Transactions Act (“UETA”), Electronic Signatures in Global and National Commerce Act (“ESIGN”), and UCC. Michael’s background includes work as a certified public accountant (“CPA”) and as an in-house attorney at mortgage companies.

Outside The Firm

Michael is the proud father of twin daughters, each of whom is pursuing a graduate degree. When vacationing with his daughters, he has recently enjoyed hiking and visiting Acadia, Guadalupe Mountains, White Sands, Carlsbad Caverns, and Big Bend National Parks.

Admissions

- Texas

Memberships

- American Bar Association

Education

- Southern Methodist University, Dedman School of Law, JD
- Marquette University, BA

Recognitions

- 2010, 2012–present, Securitization and Structured Finance Law, listed by *Best Lawyers in America*©
- 2010–present, Securitization and Structured Finance Law, listed in *Texas’ Best Lawyers*®
- 2014, “Best Lawyers in Dallas,” listed by *D Magazine*
- 2011, listed in *Legal 500 United States*
- Peer Review Rated™ AV Preeminent® in Martindale-Hubbell®, 5 out of 5