



## Jonathan C. Wishnia

Partner  
Chair, Mortgage & Structured Finance Practice

New York  
T: +1 646.414.6797 | F: +1 973.597.2543  
jwishnia@lowenstein.com

Clients value Jonathan's extensive experience in matters related to the trading and financing of whole loans and servicing rights, the servicing of mortgage loans, and the securitization of various asset classes. He also advises clients regularly on secured and unsecured credit facilities, asset purchases and sales, mergers and acquisitions, and other general capital markets matters. Recognized as an "up and coming" leader in the field in the area of Capital Markets: Securitization by *Chambers USA*, Jonathan maintains a diverse practice that includes representation of investment managers and management companies, fund organizations and portfolio companies, investment and commercial banks, consulting firms, financial institutions, broker-dealers, mortgage servicers and originators, and nonprofit foundations, among others.

Jonathan also serves as co-chair of the firm's Recruiting Committee and has been recognized as "Empire State Counsel" by the New York State Bar Association for his pro bono work in the housing finance sector.

## EXPERIENCE

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- > **Mortgage Banking and Finance:** Represented financial institutions, master servicers, and servicers in connection with existing securitization and whole loan rights and obligations, as well as the acquisition or disposition of mortgage servicing rights and servicing portfolios. Advised mortgage loan servicers in connection with the negotiation and execution of servicing advance facilities.
- > **CLOs:** Counseled an investment management company in connection with the structuring and closing of multiple collateralized loan obligations in 2011 and 2012.
- > **Esoteric Securitization:** Advised a customer acquisition solutions company in connection with the securitization of its most significant order management engagement. Advised a receivables acquisition company in the securitization of a defaulted credit card receivables portfolio.
- > **REITs:** Represented an investment management company in connection with the creation and public offering of a real estate investment trust.
- > **RE-REMICs:** Advised an investment management company in connection with the resecuritization of portfolio RMBS.
- > **Credit Derivatives and Other Structured Products:** Advised a national bank on credit derivatives transactions. Represented an investment management company in connection with the renewal and expansion of a principal-protected notes platform.
- > **Institutional Investor Dispute Resolution:** Advised multiple RMBS, CDO, and structured products institutional investors in assessing and asserting rights as bondholders, as related to mortgage put-back claims, securities fraud claims, waterfall disputes, or other contractual disputes.
- > **Restructuring and Insolvency:** Assisted a distressed consumer receivables portfolio company in connection with the restructuring of its asset-based lending facility and a securitization vehicle. Advised an insolvent mortgage loan originator and servicer in connection with the disposition of assets pursuant to Chapter 11 of the Bankruptcy Code.

## HONORS & AWARDS

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- > **Chambers USA: America's Leading Lawyers for Business: (2012-2013, 2018-2020)**  
Recognised Practitioner, Nationwide category, for Capital Markets: Securitisation.
- > **Super Lawyers: Rising Star: (2013-2017)**  
Recognized for work in the Securities and Corporate Finance, Business/Corporate, Business Litigation categories.

## NEWS & INSIGHTS

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### Publications

- > May 18, 2020  
"TALF 2020 Update," *Mortgage & Structured Finance Client Alert*

Jonathan C. Wishnia, Sarah Bridges

- > April 17, 2020  
**"Ginnie Mae Pass-Through Assistance Program All Participants Memorandum,"** *Mortgage & Structured Finance Client Alert*  
Jonathan C. Wishnia, Meagan R. Signoriello, Timothy J. Nichols
- > April 10, 2020  
**"TALF 2020 Update,"** *Mortgage & Structured Finance Client Alert*  
Jonathan C. Wishnia, Sarah Bridges, , Timothy J. Nichols
- > April 8, 2020  
**"Summary of Developments in the Student Loan Market in Reaction to the COVID-19 Emergency,"** *Lowenstein Sandler LLP*  
Jonathan C. Wishnia, Meagan R. Signoriello,
- > April 8, 2020  
**"Ginnie Mae COVID-19 Guidance,"** *Lowenstein Sandler LLP*  
Jonathan C. Wishnia, Meagan R. Signoriello, Timothy J. Nichols
- > April 8, 2020  
**"FHA's Loss Mitigation Options for Single-Family Borrowers Affected by the Presidentially Declared COVID-19 National Emergency in Accordance With the CARES Act,"** *Lowenstein Sandler LLP*  
Jonathan C. Wishnia, Meagan R. Signoriello, Timothy J. Nichols
- > April 8, 2020  
**"Potential Consequences to Mortgage Servicers of COVID-19 Delinquencies and Expanded Forbearance Programs: April 8, 2020, Update,"** *Lowenstein Sandler LLP*  
Jonathan C. Wishnia, Meagan R. Signoriello, Timothy J. Nichols
- > April 3, 2020  
**"Foreclosure Moratorium Policies in Response to the COVID-19 Pandemic,"** *Mortgage & Structured Finance Client Alert*  
Jonathan C. Wishnia, Meagan R. Signoriello, Timothy J. Nichols
- > April 2, 2020  
**"The Revival of TALF–TALF 2020 (or TALF 2.0),"** *Mortgage & Structured Finance Client Alert*  
Jonathan C. Wishnia, Sarah Bridges, , Timothy J. Nichols
- > March 31, 2020  
**"Potential Consequences to Mortgage Servicers of COVID-19 Delinquencies and Expanded Forbearance Programs–March 31 Update,"** *Mortgage & Structured Finance Client Alert*  
Jonathan C. Wishnia, Meagan R. Signoriello, Sarah Bridges, Timothy J. Nichols
- > March 30, 2020  
**"Key Structured Finance and Secondary Market Loan Trading Provisions of the CARES Act,"** *Mortgage & Structured Finance Client Alert*  
Jonathan C. Wishnia, Meagan R. Signoriello, Sarah Bridges, Brittany T. Esser, , Timothy J. Nichols
- > March 27, 2020  
**"Key Structured Finance and Secondary Market Loan Trading Provisions of the CARES Act,"** *Lowenstein Sandler LLP*  
Jonathan C. Wishnia, Meagan R. Signoriello, Sarah Bridges, Brittany T. Esser, , Timothy J. Nichols
- > March 7, 2018  
**"Lessons From Merit Management: The Settlement Payment Defense Lives ... if You Are a 'Financial Institution',"** *Lowenstein Sandler Client Alert*  
Jeffrey Cohen, Richard Bernstein, Michael A. Brosse, Benjamin Kozinn, Jonathan C. Wishnia
- > February 14, 2018  
**"D.C. Circuit Holds That Risk Retention Rules Not Applicable to Open-Market CLO Managers,"** *Mortgage & Structured Finance Client Alert*  
Jonathan C. Wishnia, Meagan R. Signoriello, Brittany T. Esser

## In the Media

- > March 9, 2020  
Lowenstein's representation of **Computershare Limited** in entering into a binding agreement to acquire the business and assets of Corporate Creations Enterprises LLC is noted in the **Global Legal Chronicle**. The Lowenstein team included **Jonathan C. Wishnia, Eric Swartz, Bianka V. Barraza, Madeline Roe, Brian A. Silikovitz, Kristin V. Taylor, Julie Levinson Werner, Megan Monson, Taryn E. Cannataro, Stuart S. Yusem, Bryan Sterba, Jenna-Marie Tracy, Matthew P. Hintz, Matthew M. Oliver, Michael T. G. Long, Michael C. Townsend,** and **Eric Jesse**.
- > March 20; April 1; May 22, 2019  
Lowenstein Sandler's role as legal counsel to Medalist Partners, LP in its acquisition of a majority stake in JMP Credit Advisors LLC was mentioned in **SCNow, Finger Lakes Times, The Financial Times, Business Wire, Bakersfield.com, MarketScreener.com,** and the **Global Legal Chronicle**. (Lowenstein deal team: **Edward S. Nadel, Christopher C. Henry, Jonathan C. Wishnia, Julie Levinson Werner,** and **Robert J. Menendez**). **View Lowenstein's news announcement about this transaction.**

## SPEAKING ENGAGEMENTS

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- > Speaker, **SFIG Vegas 2017**, Las Vegas, NV, February 26-March 1, 2017
- > Speaker, **Residential Mortgage Servicing Rights Conference**, New York, NY, April 5-6, 2016

## EDUCATION

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- > New York University School of Law (J.D. 2002), Executive Board Member, *Journal of International Law & Politics*
- > University of Wisconsin-Madison (B.B.A. 1999), Initiate, Iron Cross Honor Society

## ADMISSIONS

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- > New York
- > New Jersey