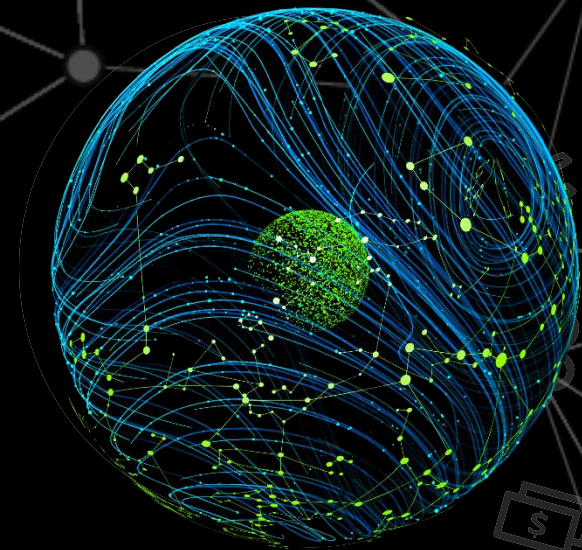


Securitization

Providing clients with flexible services to help with their transaction needs



Capital Markets Services

Pre-closing transaction services

Provide pre-closing services including asset-level file review and stratification/analytics, capital structure modeling under various economic scenarios, and review of offering documents for asset-level data and securities analytics disclosures

Full lifecycle services

Deliver full lifecycle services, such as:

- Verification agent for warehouse facility lines of credit
- Annual servicer compliance procedures
- Investor payment date verification and recalculation services
- Closing date and effective date procedures
- RegAB/RegAB II compliance testing

Securitization Advisory

Assist companies through advisory engagements related to securitizations and structured products, including market entrance feasibility analysis, securitization readiness assessment, market impact analysis, and gap analysis, amongst others.

The Deloitte difference in Securitization



Our experience

- Over 30 years of experience in securitization-related services including: Pre-Closing, Full Lifecycle, Advisory, Financial Technology, Controllershship, Regulatory, and Operational Risk
- Dedicated team of partners, principals, and managing directors and a support staff of professionals performing file review, statistical analytics, and cash flow analytics across various asset classes
- Extensive experience working with first-time and repeat issuers
- Strong working relationships with transaction underwriters



Industry recognition

- Only accounting firm to have occupied Chairman of the Board of Directors and Executive Committee position for the Structured Finance Association (SFA) and a position on the SFA's Editorial Review Board.
- Co-lead SFA's Accounting Policy Committee
- Holds a seat on SFA's Nominating Committee, DEI Steering Committee and Structured Finance Coalition Board of Directors
- Commissioned by SFA and Chamber of Digital Commerce to author "Applying blockchain in securitization: opportunities for reinvention"
- Released 11th edition of the "Securitization Accounting" publication
- Member of Commercial Real Estate Finance Council (CREFC) with one voting rep position

Asset types / Asset classes

Asset-Backed Securities (ABS)

- Consumer—auto, credit card, student loan
- Esoteric—aircraft, cell tower, container, PACE/solar, railcar, utility, whole business, data center, NNN
- Other—equipment, MPL, tax liens, timeshare

Collateralized Loan Obligations (CLO)

- Credit default swaps, high yield bonds, investment grade bonds, leveraged loans

Commercial Mortgage-Backed Securities (CMBS)

- Conduit, single asset/single borrower
- Small balance, NPL, CRE CLO, floating rate, seasoned loans, agency multifamily

Residential Mortgage-Backed Securities (RMBS)

- Agency, prime (QM & Non-QM), NPL/RPL, single family rental, reverse mortgage

Industry-leading recognition



The GlobalCapital U.S. Securitization Awards 2021

Deloitte has once again been recognized as the Securitization Accounting Firm of the Year by GlobalCapital, being recipients of the following awards:

- **ABS Accounting Firm of the Year**
- **CLO Accounting Firm of the Year**
- **CMBS Accounting Firm of the Year**
- **RMBS Accounting Firm of the Year**

Other services



Controllanship

Assist companies in understanding, assessing the impact of, and operationalizing complex accounting and reporting changes from the shifting regulations, new accounting standards, and capital market transactions.



Regulatory and operational risk

Help executives manage regulatory and operational risks to protect value, including:

- Anti-money laundering
- Business operations and operational risk
- Enterprise compliance
- Financial markets
- Model risk management
- Regulatory, risk, and capital
- Risk data management



Securitization tax

Provide tax consultation to issuers and investors, as well as tax compliance services throughout the life cycle of a securitization vehicle.

Our dedicated securitization tax team takes a proactive approach to tax preparation, analyzing tax-accounting methods and conventions that align tax posture with business objectives.

Deloitte's Capital Markets Services contacts*



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