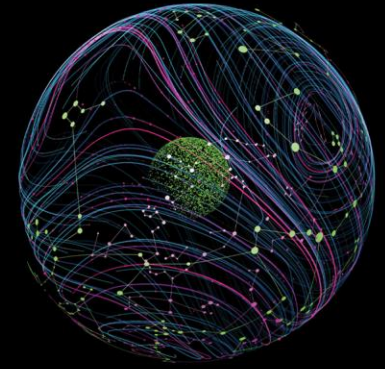


Securitization

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, stratification/ analytics and 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

The Deloitte difference in Securitization



Our experience

- Over 35 years of experience in securitization-related services including: Pre-Closing, Full Lifecycle, Accounting, Regulatory, Operational Risk and Tax
- Dedicated team of partners, managing director and a support staff of 150+ professionals performing file review, statistical analytics, and cash flow analytics across various asset classes
- Extensive experience working with both first-time and frequent issuers
- Proprietary and innovative tools that drive efficiencies



Industry eminence

- 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 SFA's Editorial Review Board.
- Holds a seat on SFA's DEI Steering Committee
- 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
- Member of Loan Syndications & Trading Association (LSTA)

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, small business, tax liens, timeshare

Collateralized Loan Obligations (CLO)

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

Commercial Mortgage-Backed Securities (CMBS)

- Multi-seller 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, HELOC, 2nd liens

Industry-leading recognition



Deloitte has once again been recognized by the industry as a leading Securitization Accounting Firm, being recipients of the following awards:

GlobalCapital U.S. Securitization Awards 2024

Securitization Accounting Firm of the Year
(8th consecutive year)

Creditflux CLO Census 2023
Best CLO Accounting Services Firm

DealCatalyst U.S. CLO Awards 2024
Best Accounting Firm

Other services



Accounting and Reporting

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



Regulatory and operational risk

Help executives manage regulatory and operational risks to protect value pertaining to:

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



Portfolio Valuation Services

By leveraging Deloitte's vast professional network with experience across industries, markets, asset classes, and jurisdictions, Deloitte Portfolio Valuation Services elevates and streamlines the client valuation function, reduces operational, audit and regulatory risk, and frees client resources to focus on other strategic priorities.



Securitization tax

Provide tax consultations 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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