



Associate

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Services

Finance > Asset-backed Securities > FinTech > Real Estate >

Sarah E. Milam advises clients regarding public and private securitizations, warehouse financing facilities and other structured transactions. She has represented originators, issuers, sponsors, lenders and fund managers in transactions involving a variety of assets, including unsecured consumer and small business loans, credit card receivables, auto and equipment loans and leases, mortgages, single-family rental properties, timeshares and trade receivables.

Ms. Milam focuses on representing issuers and investors in strategic financing or investment transactions in FinTech and other emerging sectors. She is particularly adept at assisting early- to mid-stage companies in completing their initial financing transactions and helping institutional investors and issuers negotiate and execute deals with novel structures.

Ms. Milam held various positions with financial institutions prior to law school, including auditor in the Financial Services Office of Ernst & Young LLP, finance and operational roles at an investment management firm and, most recently, Vice President, Global Financial Operations at Bank of America . Her significant pre-legal experience gives her a distinctive insight into the operational considerations of her clients.

Before joining Dechert, Ms. Milam was an associate at a large global law firm.

EXPERIENCE

- **Platform sponsors** of consumer, small business and point-of-sale loans, credit cards and line-of-credit products with respect to bank partnership arrangements, whole loan sale and forward flow programs, 144A securitization transactions, master trusts and warehouse and term financing facilities.
- Multiple **investment fund managers** in connection with the acquisition and financing of loans and receivables originated by FinTech lenders.
- **Banks** and **finance companies** in ABS transactions, whole loan sales, forward flow arrangements and warehouse facilities related to retail auto loans, subprime auto loans and vehicle leases.
- One of the **world's largest vacation ownership companies** in Rule 144A securitization transactions and warehouse facilities backed by timeshare receivables.
- Diverse range of **corporations** in the securitizations of trade receivables.
- **Major national bank** in federal court litigation related to repurchase obligations with respect to its issuance of commercial mortgage-backed securities.

Includes matters handled at Dechert or prior to joining the firm.

EDUCATION

- Wake Forest University, B.S., 2001
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- Northwestern University Pritzker School of Law, J.D., 2013, *Northwestern Journal of International Law & Business*

ADMISSIONS

- New York

MEMBERSHIPS

- New York Junior League
- 100 Women in Finance
- Structured Finance Association

SPEAKING ENGAGEMENTS

- **Risk Retention Finance Strategies for the Niche Lender** (Moderator) - ABS East Conference, Miami Beach, FL (September 22, 2019)