

PRESS RELEASE



FEBRUARY 21, 2024

New York – February 21, 2024 – Winston & Strawn LLP is pleased to announce that Michelle Abad has joined the firm's New York office as a partner in the Transactions Department and as a member of the firm's Structured Finance Practice.

Michelle joins Winston after serving as senior counsel for Rocket Central, the centralized hub for the Rocket Companies fintech platform, where she advised on funding strategies for the development and management of diverse financial products. She managed a broad array of corporate, capital markets, and finance transactions, including non-collateralized debt issuances, warehouse financing, structured financing, takeout investor trades, and reconstitutions for residential and other consumer financial assets.

Michelle brings extensive experience in securitization transactions and mortgage financing. She has worked with various types of residential mortgage and transition loans, including jumbo and non-QM securitization programs, second lien loans, and mortgage servicing rights. Her background also includes work in fintech and marketplace lending, where she has advised clients on the acquisition and financing of consumer finance assets, such as unsecured consumer loans and solar loans.

"I am excited to be joining the highly experienced team that Winston has assembled," said Michelle. "A challenging interest rate and regulatory environment, coupled with continued economic uncertainty are contributing to greater complexity and higher scrutiny in the consumer finance space. I look forward to working across practice groups to deliver legal clarity, value, and practical advice necessary for client growth."

Chris Gavin, co-chair of the Structured Finance Practice, said, "Having previously worked with Michelle, I know she will be an outstanding addition to our team and I am overjoyed to be reuniting with her at Winston."

"With experience as both external and in-house counsel, Michelle will play an essential role in providing key guidance on new programs and investment structures for our clients dealing with quickly evolving residential mortgage matters," said New York Office Managing Partner Mats Carlston.

"Michelle's addition is further evidence of the quality of talent that Winston is attracting to our New York office and the firm overall," said Winston Chairman Tom Fitzgerald and Chair-Elect Steve D'Amore. "Her background will be

essential as we help clients navigate challenges brought by historically high interest rates and a constrained dealmaking environment."

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Michelle Abad



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