

Josh Fritsch

Counsel

New York
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Josh focuses his practice on structured finance transactions involving residential, commercial, and other asset classes.

Josh represents financial institutions, private equity firms, mortgage originators, insurance companies, real estate developers, sponsors and underwriters in connection with securitizations, repurchase agreements, whole loan sales, issuances, financings, acquisitions, and dispositions of a broad range of mortgage assets, including residential mortgages, commercial mortgages, bridge loans, manufactured housing, single family rental, and second lien loans (including eHELOCs).

Josh also has extensive prior experience as a litigator, including representing clients in a variety of highly complex litigations, bankruptcy proceedings, and various types of regulatory enforcement matters.

Key Matters

Some of the experience represented below may have been handled at a previous firm.

Transactional Representative Matters

- Counsel for clients in numerous repurchase agreements under which such client provided or received financing on a broad range of residential-related mortgage assets (e.g., re-performing/non-performing, non-QM, agency, residential bridge loan, manufactured housing, eHELOCs and single family rental) and commercial mortgages.
- Represented issuer and underwriter clients in the issuance of dozens of rated and unrated securitizations of prime jumbo, re-performing and non-performing residential mortgages.
- Represented several insurance company clients in connection with their establishment of a mortgage acquisition business, including negotiation of mortgage loan purchase agreements, servicing agreements, custodial agreements, trust agreements and related documents, and negotiated advances and security agreements (and other related documents) to obtain financing on such assets from Federal Home Loan Banks.
- Represented financial institution and investment fund clients in the acquisition or sale of a variety of residential-related mortgage assets (e.g., re-performing/non-performing, non-QM, prime jumbo, HELOCs and eHELOCs), including negotiation of whole loan purchase and sale agreements, servicing agreements and custodial agreements.
- Represented originators of single-family rental loans and commercial mortgages in connection with rated securitizations of such loans.
- Represented borrowers and lenders in various commercial real estate financing transactions (e.g., construction, acquisition, permanent and affordable housing-related).

Litigation Representative Matters

- Represented financial institution client in connection with a large number of civil and regulatory matters related to its United States residential mortgage origination, servicing and securitization operations.
- Represented client in connection with litigation brought by liquidating trust for commodities firm seeking to avoid transfer of its NYMEX trading book to client, obtaining dismissal of litigation in a landmark decision.
- Represented financial institution in various litigations, regulatory inquiries and congressional investigations related to its acquisition of certain assets of failed bank, and led numerous forensic accounting and valuation exercises on failed bank’s business.
- Represented several clients in domestic and foreign disputes concerning Madoff-related investments.

Credentials

ADMISSIONS

- New York

Capabilities

Structured Finance	Finance	Capital Markets	Real Estate	Transactions
Litigation/Trials	Financial Services			