



## Aaron J. Benjamin

Partner

Charlotte  
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**Aaron's practice concentrates on the representation of bank lenders in repurchase transactions backed by commercial mortgage loans and asset-backed bonds.**

Aaron is a structured finance partner in Winston's Charlotte office. He has extensive experience representing domestic and foreign banks in warehouse lending transactions backed by commercial real estate loans and in structured repurchase transactions backed by RMBS, CMBS and broadly syndicated and middle market CLO bonds, and repack securities formed for the purpose of securitizing commercial bank and middle market loans not suitable for traditional CLO securitizations.

Aaron's practice ranges from standard market transactions to bespoke structured finance transactions designed to solve specific problems with complex fund structures and asset classes, including expertise in structuring bond repurchase transactions to address the complex capital requirements of regulated insurance companies. Foreign bank representation includes advising on capital treatment requirements, including innovative deal structures to achieve EU securitization capital treatment and risk retention requirements.

Aaron has worked on many innovative financing structures of a wide variety of pooled lending products, including repurchase transactions and other debt financing structures backed by senior and junior commercial real estate loans, participation interests, mezzanine loans, and preferred equity interests. Structured product bond experience includes repurchase transactions of residential mortgage loans, reverse mortgage loans, HELOCs, residential and

commercial mortgage-backed securities, and CRE CLO and commercial CLO securities, including repack securities created in bespoke private securitizations. Aaron has deep experience working with supporting practice areas such as tax, financial innovation & regulation, and restructuring & insolvency, including structuring repurchase transactions to enable reliance on the U.S. Bankruptcy Code safe harbor protections from the automatic stay provision of the U.S. bankruptcy process.

## Key Matters

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

Aaron’s practice includes representations of many of the largest U.S. and foreign banks, including JPMorgan Chase, Bank of America, Capital One, Deutsche Bank, Sumitomo Mitsui Banking Corporation, and Banco Santander.

## Credentials

### EDUCATION

Aaron earned his J.D. from the University of Toronto Faculty of Law in 1996. He received his Bachelor’s Degree, with high honors, from Carleton University in Ottawa, Canada in 1993.

### ADMISSIONS

- New York

## Related Insights & News

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### PRESS RELEASE

Winston & Strawn Expands Structured Finance Practice with Addition of Partner Aaron Benjamin  
JULY 7, 2025

## Capabilities

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Structured Finance	Debt Finance	Derivatives & Structured Products	Finance
Financial Innovation & Regulation	Capital Markets	Real Estate	Transactions
Financial Services			