

Thomas F. Howard

PARTNER

Chicago

312.845.3812

howard@chapman.com



Tom Howard is a partner in the Asset Securitization Department of Chapman and Cutler LLP. Since joining the firm, his work has focused on the representation of issuers, underwriters, investors and trustees in securitization transactions, including transactions backed by equipment leases, automobile loans, tax lien certificates, student loans, commercial loans, and residential and commercial mortgage loans. Tom's experience also includes work in the corporate and securities area, including public and private offerings of debt and equity securities as issuer's and underwriter's counsel.

Representative Matters

- Representation of the issuer in connection with a \$453 million securitization of equipment finance contracts
- Representation of the issuer in connection with a \$400 million securitization of sub-prime auto loans
- Representation of the issuer in a \$101 million securitization of tax lien certificates
- Representation of the issuer in connection with a \$1 billion student loan securitization
- Representation of the issuer in a \$270 million structured warehouse facility involving the securitization of equipment finance contracts
- Representation of the issuer in connection with a \$250 million structured warehouse facility involving the securitization of sub-prime auto loans

Admitted

Illinois, 1999

Education

University of Illinois College of Law, J.D., *magna cum laude*, 1999

- Associate Editor, *University of Illinois Law Review*

Lake Forest College, B.A., Chemistry, *cum laude*, 1994

Practice Focus

Asset Securitization

Asset-Backed Securities

Banking and Financial Services

Motor Vehicle Loans, Leases, and Floorplan Receivables

Student Loans and Education Finance

Trustees and Back-Up Servicers

Presentations

March 11, 2021

ELFA Investors' Conference on Equipment Finance

March 20, 2018

ELFA's 17th Annual Investors' Conference on Equipment Finance

February 25-28, 2018

SFIG Vegas 2018

February 26–March 1, 2017

SFIG Vegas 2017

September 18–20, 2016

22nd Annual ABS East Conference

March 22, 2016

ELFA's 15th Annual Investors' Conference on Equipment Finance

September 16-18, 2015

21st Annual ABS East Conference

March 12, 2015

ELFA's 14th Annual Investors' Conference on Equipment Finance

March 20, 2014

ELFA's 13th Annual Investors' Conference on Equipment Finance

March 21, 2013

ELFA's 12th Annual Investors' Conference on Equipment Finance

March 17, 2011

ELFA's 10th Annual Investors' Conference on Equipment Finance