



HERBERT  
SMITH  
FREEHILLS




## JOY AMIS

PARTNER

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Joy is a partner in the securitisation team in London.

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## KEY SERVICES

Securitisation and Structured Finance  
Capital Markets

## KEY SECTORS

Banks and other Financial Institutions  
Banks

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## EXPERIENCE

Joy specialises in securitisation and warehouse lending, working primarily on public and private financings, portfolio acquisitions and forward flow transactions for businesses originating or investing in consumer and commercial debt. Joy advises lenders, borrowers, senior and mezzanine investors and arrangers, and buyers and sellers on NPL and performing debt portfolio sales.

Joy also advises on product and capital regulation relevant to securitisation transactions, and on bespoke facilities for specialist assets, in particular in the infrastructure and energy sector.

Joy was recognised as a key member of the Herbert Smith Freehills securitisation team in *The Legal 500 2016* and *2017*.

Joy's experience includes advising:

Optimum Credit on its £270,000,000 RMBS. Castell 2017-1 was Optimum Credit's maiden issuance, and the first second charge mortgage securitisation to be brought to market in the UK since before the financial crisis in 2007/8

Virgin Atlantic on its multi-award winning Heathrow airport landing slots securitisation (the transaction won various plaudits including Legal Business Finance Team of the Year 2016, The Lawyer Finance Team of the Year 2016, and Innovation in Securitisation at the FT Innovative Lawyers Awards 2016)

Man Global Private Markets (UK) Limited on a loan-on-loan financing for residential development lending in the UK