Audrey D. Wisotsky

Partner

Princeton

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Audrey advises clients in the mortgage finance and real estate development sectors across their key transactional and regulatory needs. Informed by a deep understanding of her clients' businesses and markets, she provides proactive solutions that help clients to effectively navigate risk.

OVERVIEW

Audrey advises financial services clients on the full scope of transactions related to mortgage banking, servicing, and the secondary mortgage market. Drawing from an in-depth understanding of the mortgage sector, she helps clients with compliance and licensing issues; and secondary mortgage market transactions, including the sale and purchase of mortgage loan portfolios, servicing and sub-servicing agreements, and various aspects of the securitization of mortgage loans. Audrey has also advised servicers and sub-servicers on a range of matters.

Also experienced in planned real estate development law, Audrey helps developers throughout their business cycle. This includes the structuring and governance of planned real estate developments; registering planned real estate developments with the New Jersey Department of Community Affairs (DCA) and complying with its regulations; and transitioning from sponsor to unit owner control. She also provides comprehensive guidance to community associations on matters related to their governing documents, the fiduciary responsibilities of trustees, contract negotiation and preparation, resolving disputes, and rules adoption and enforcement.

Audrey is a leader in several firmwide talent development initiatives. She serves as the firm's talent development partner, chair of the Counsel and Career Development Committee, and vice chair of the Associate Development Committee.

REPRESENTATIVE MATTERS

- Representing various banks and financial service companies with respect to the bulk purchase and sale transactions of mortgage loans.
- Preparing the program documents for a nationwide mortgage lender's correspondent purchase program.
- Representing banks and financial services companies in their correspondent lending relationships and related agreements.
- Representing a mortgage sub-servicer in drafting and negotiating its sub-servicing agreements.
- Representing mortgage lenders and servicers in the negotiation and structuring of their agreements with sub-servicers.

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- Representing mortgage holders in the negotiation and structuring of their agreements with master servicers.
- Representing banks and financial services companies in structuring, drafting, and negotiating private label origination and servicing arrangements.
- Representing a lender with respect to its reconstituted servicing agreements and related issues in connection with the securitization of mortgage loans.
- Licensing mortgage lenders and servicers nationwide.

AWARDS

- *Best Lawyers in America®:* Financial Services Regulation Law (2018-2027)

TOP AREAS OF FOCUS

- Consumer Financial Services
- Mortgage Lending + Servicing

ALL AREAS OF FOCUS

- Consumer Financial Services
- Financial Services
- Mortgage Lending + Servicing
- Real Estate

PROFESSIONAL/COMMUNITY INVOLVEMENT

- Member, American, New Jersey State, and Mercer County Bar Associations
- Committee member, Legislative Committee, New Jersey State Bar Association
- Board member, Banking Law Section, New Jersey Bar Association
- Member, Community Associations Institute, New Jersey Chapter (CAI-NJ)
- Member and past president, Board of Directors, Jewish Family and Children's Service of Greater Mercer County

EDUCATION AND CERTIFICATIONS

EDUCATION

- Rutgers Law School, J.D., *with honors*, 1987
- Rutgers University, B.A., 1984, political science and Spanish

BAR ADMISSIONS

- Pennsylvania
- New Jersey

COURT ADMISSIONS

- U.S. District Court, District of New Jersey