Ryan M. Michalko

Associate

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OVERVIEW

Ryan represents financial institutions and corporate borrowers in a wide range of structured finance transactions. He advises clients on the structuring and negotiation of asset-backed facilities and subscription credit lines for private equity, real estate investment, umbrella fund, and hedge fund borrowers. Ryan's practice also includes advising on collateralized loan obligations and the purchase and sale of financial assets.

Ryan has particular experience advising global financial institutions on subscription credit facilities, hybrid facilities, net asset value facilities, and other fund-level financing arrangements.

Ryan has significant experience representing lenders and borrowers in secured and unsecured consumer loan transactions. His work includes drafting and negotiating key financing agreements, with a focus on protecting client interests, minimizing risk, and facilitating efficient execution. His work often involves cross-border transactions across jurisdictions including the U.K., the Cayman Islands, and Luxembourg.

Ryan advises clients through all stages of a transaction, including initial closing, amendments, syndications, and terminations. He regularly counsels on the perfection of security interests under the Uniform Commercial Code and has experience coordinating with regulatory agencies on large-scale compliance matters.

His proficiency in the Spanish language further supports clients engaged in international transactions.

AWARDS

- High Honors, Capital Pro Bono Honor Roll, D.C. Access to Justice Commission and the D.C. Bar Pro Bono Center (2025)

TOP AREAS OF FOCUS

- Finance + Banking

PROFESSIONAL EXPERIENCE

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- Pro Bono volunteer at Wake County District Attorney's Office, UNC School of Law Pro Bono Program, 2020
- Research intern, Fulbright Commission, 2017
- Policy intern, The Center for the Study of the Presidency and Congress, 2016-2017

EDUCATION AND CERTIFICATIONS

EDUCATION

- University of North Carolina School of Law, J.D., 2021
- Universidad Pontificia Comillas, LL.M., 2020, international and European business law
- George Washington University, B.A., 2018, international affairs, Latin American studies concentration

BAR ADMISSIONS

- North Carolina
- District of Columbia

LANGUAGES

- Spanish

PUBLICATIONS

- Co-author, "Retirement Revolution: Expanding Access to Private Credit in 401(k)s," *Troutman Pepper Locke*, August 14, 2025.
- Co-author, "Private Credit Funds as Key Lenders in Subscription and NAV Lines: Market Insights," *Troutman Pepper Locke*, July 22, 2025.
- Co-author, "Subscription Finance: Fraud as an Exclusion Event," June 2024.
- Co-author, "How the Automatic Stay in Bankruptcy Can Affect Net Asset Value Facilities," September 2024.