



ORRICK

Le tante vite del credito: il *lending* al servizio del *funding*

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Cartolarizzazione di aperture di credito

1. Caratteristiche dell' asset:

- Volumi
- Volatilità
- Principalmente credito PMI
- Due principali tipologie: ipotecarie o a revoca

2. Principali aspetti legali:

- Creare una struttura compatibile con la volatilità dell'asset: cessioni frequenti anche di crediti futuri
- Modalità di opponibilità della cessione (in considerazione della frequenza e presenza crediti futuri)
- Gestione del credito a revoca (default debitore/default cedente)
- Imputazione dei pagamenti effettuati sul c/c (effettuazione di altri pagamenti/imputazione debitore ceduto/ 1193 c.c.)

Le nostre sedi nel mondo



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