



Dean C. Masse

Partner Co-Head, Structured Finance

Toronto

dmasse@mccarthy.ca

t. +1 416-601-7889

Bar Admission

Ontario 1999

Law School

University of Windsor

University of Detroit Mercy

Practices

Capital Markets

Industries

Banking & Financial Services

Fintech

Structured Finance & Securitization

Dean Masse is a partner in our Business Law Group in Toronto and co-head of the firm's Structured Finance Group. His practice focuses on securitization, structured finance, securities and fintech transactions, including single-seller, multi-seller and cross-border securitization transactions.

Dean has significant experience acting as lead counsel for issuers, dealers, sellers, purchasers, lenders, borrowers and trustees in various public and private securitization, structured finance, securities and fintech transactions, with his securitization and structured finance transactions involving a variety of asset classes, including credit card receivables, residential and commercial mortgages, home equity lines of credit, auto and equipment loans and leases, consumer finance receivables, retail instalment contracts and esoteric assets.

Dean also has extensive experience acting as lead counsel for issuers and dealers in connection with prospectus offerings, private placements, medium term notes programs, commercial paper programs, covered bonds programs and continuous disclosure matters.

He has spoken at numerous conferences on various securitization, structured finance and fintech topics.

Dean received his B.Comm. in 1993, his MBA in 1994, and his LLB in 1997, each from the University of Windsor. He also received his JD in 1997 from the University of Detroit Mercy. He was called to the Ontario bar in 1999.

Awards & Rankings

Chambers Global

Leading Lawyer: Capital Markets: Securitisation - Canada

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Chambers Canada

Leading Lawyer: Capital Markets - Securitization

The Canadian Legal Lexpert Directory

Leading Lawyer: Asset Securitization

The Lexpert/American Lawyer Guide to the Leading 500 Lawyers in Canada

Leading Lawyer: Asset Securitization

The Legal 500 - Canada

Leading Lawyer: Capital Markets

Expert Guides: The World's Leading Lawyers Chosen by their Peers

Leading Lawyer: Structured Finance & Securitization

IFLR 1000 Guide to the World's Leading Financial Law Firms

Highly Regarded: Capital Markets: Structured Finance & Securitization

Who's Who Legal

Leading Lawyer: Fintech & Blockchain - Fintech

Acritas Stars

"Stand-out lawyer"

Recent Experience

- **CARDS II Trust issues C\$1.6B credit card receivables-backed notes**
January 25, 2023

- **Fortified Trust issues C\$780.44M real estate secured line of credit
backed notes**
April 26, 2022

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- **CNH Capital Canada Receivables Trust completes private placement of 2021-2 Receivables Backed Notes**

November 24, 2021

- **Lithia Motors Inc. closes acquisition of luxury car dealership chain Pfaff Motors**

August 30, 2021

Recent Insights

- **2023 Year in Review – Structured Finance Canada**

January 25, 2024

- **A New Milestone before the end of the CDOR Road: “No New CDOR or BA Loan” Milestone to further ease the transition from CDOR to CORRA**

August 10, 2023

- **2022 Year in Review – Structured Finance Canada**

February 1, 2023

- **Cross-Border Securitization Transactions between Canada and the U.S. – Key Legal Considerations**

June 2, 2021

