

# Theresa Kradjian

Partner

Morgan Lewis

**WOMEN IN  
SECURITIZATION**



Theresa Kradjian's practice focuses on a broad range of structured finance transactions, including public and private term securitisations in traditional asset classes as well as collateralized loan obligations. In recent years, Theresa has concentrated on residential mortgage-backed securities and covered bonds for UK issuers and structured commercial paper programs for US financial institutions.

Theresa's experience also includes the representation of investment fund managers and financial institutions in connection with repurchase transactions, warehouse lending facilities, and other financing transactions. She has worked on international structured transactions involving mortgages, equipment lease receivables, marketplace consumer loans, and trade receivables in the UK, the US, Australia, and Japan.

Theresa is recognized for her work in *Euromoney's Banking, Finance and Transactional Expert Guide* and in *The Legal 500 UK*.

## **What is one piece of advice you would give to a woman thinking about starting a career in this industry?**

The challenges women face in structured finance are not different from the challenges women face in other industries. It is no secret that this is a demanding industry, but success is not just about the brilliance of your work, it is ultimately about building relationships and trust, which make work very rewarding. My advice to women considering a career in the structured finance industry is: rely on your instinct, find a place where you like the people, establish genuine relationships based on trust and collaborate.

## **Compared to when you entered the field, have the problems women face in the industry changed? Have they gotten better or worse?**

Things have definitely improved since I began my legal career about 23 years ago. When I first started, there were fewer women in leadership positions and, in particular, fewer women partners in the legal profession. I am fortunate to be with a firm where the Chair is a woman, and we have a significant number of practice group leaders, office managing partners and other leaders throughout the organization who are women. Women's initiatives and affinity groups as well as remote working and mentoring programs are now much more prevalent at law firms and across the industry. Such initiatives have been valuable and have rightfully been viewed as an integral component for talent development. While there has been a notable improvement in the industry, women remain underrepresented, so undoubtedly there is more we could all do to support women develop a career and thrive in the industry.

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## **Did you have any female mentors that helped you throughout your career? How was that helpful?**

A female partner hired me from law school and became one of my mentors and a good friend. She genuinely believed that by bringing in people from different backgrounds you get better results. She was not just a mentor, but also a sponsor – she provided me with opportunities to gain visibility within the firm and with clients by giving me meaningful roles on projects early on in my professional development. To be fair, I have also been fortunate to have had a number of extraordinary male mentors who have shown great integrity and made a great effort in helping develop my career.

## **What traits and values do you believe have made you successful?**

Empathy, reliability, dedication and positivity.

## **What is a new hobby or activity you have taken up during social distancing?**

Cooking and cycling.