

## Rudene Mercer Haynes

PARTNER

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Rudene's fascination with numbers and problem solving provides tangible benefits to her structured finance and securitization clients, while her focus on ensuring that diverse attorneys receive real opportunities for growth plays an elemental role in her broader achievements.

She is co-leader of the firm's servicer advance financing practice, and has historically represented Ginnie Mae in its Multiclass and Mortgage-Backed Securities programs. Rudene has contributed greatly to the success of this practice that enjoys top rankings in representing issuers and underwriters in US asset-backed securities and mortgage-backed securities. She solves client problems with wit and creativity while always focusing on the client's particular business needs. The results of her work in the residential mortgage financing industry has helped make homeownership affordable and possible for many Americans.

In addition to her dedication to clients, Rudene is known for her devotion to fostering an environment that embraces differences, promotes equality and engenders mutual respect, and for creating a culture of inclusion where everyone has the opportunity to excel in the legal profession. As a firmwide hiring partner, Rudene is committed to expanding opportunities for diverse candidates. She advocates for diversity and inclusion issues, serving on the goals and metrics subcommittee of the firm's diversity and inclusion committee, which focuses specifically on encouraging more diverse representation on client matters. She has served as a mentor to many attorneys and works tirelessly to demonstrate that diversity and excellent client service go hand in hand. Numerous awards and accolades are clear evidence of her success and the value of her contributions.

Outside the law firm, Rudene is a recognized leader in the community. Passionate about ending health disparities and racial inequities, Rudene was part of the trio that formed "Facts & Faith Fridays," a series of weekly calls with the black faith community to provide accurate information on COVID-19, transmission, vaccination and improving outcomes. Dr. Anthony Fauci and First Lady Dr. Jill Biden have joined the discussions to address cancer, COVID-19 and other health-related concerns. The White House noted that the initiative is making strides to reduce health disparities and was cited as a model to be replicated across the country.

## Experience

- Represented originators, servicers, lenders and placement agents in innovative, first of its kind servicer advance financings of agency and private label advances, and provided advice on regulatory matters including compliance with US Risk Retention Rules.
- Represented Ginnie Mae in connection with its Multiclass Securities Program and Mortgage-Backed Securities Program, including the development of the Home Equity Conversion Mortgage-Backed Securities program and the Multifamily Multiclass Securities Program.
- Represented lenders and investors in MSR and Excess MSR financings.
- Represented issuers, securities guarantors, servicers, trustees and underwriters in securitization transactions; asset types include commercial and residential mortgages, manufactured housing related receivables and trade receivables.

## Accolades

- Recognized as a Leader in Capital Markets: Securitization – RMBS, USA-Nationwide, *Chambers USA*, 2021-2024
- Recognized with an MLK Drum Major Award, 22<sup>nd</sup> Annual MLK RVA Celebration, 2024
- Recognized with an Outstanding Woman Award (Volunteerism), YWCA Richmond, 2023
- Recognized as a Leader in Capital Markets: Securitization – RMBS, USA-Nationwide, *Chambers Global*, 2022-2024
- Recognized as a Richmond History Maker, Valentine museum and the Community Foundation for a Greater Richmond, 2022
- Recipient of the Virginia Center of Inclusive Communities Richmond Humanitarian Award, 2021
- Named among the Influential Women of Law, Virginia Lawyers Weekly, Class of 2021
- Named among 2021 Women Worth Watching, Profiles in Diversity Journal, 2021
- Named to The National Black Lawyers Top 100 List for Virginia, 2021
- Recognized in *Virginia Business* magazine's inaugural list of Women in Leadership, 2021
- Recognized among the 2021 Influential Women of Law by Virginia Lawyers Weekly
- Named to Nation's Best 2020 Honorees by Lawyers of Color
- Listed for Structured Finance: Securitization, Legal 500 United States, 2018-2019
- Named to Top 40 Under 40, *Style Weekly*, Class of 2014
- Named among the Most Influential Women in Virginia, Virginia Lawyers Weekly, Class of 2011
- Sandra P. Thompson Award, The Virginia Bar Association, Young Lawyers Division, 2012

- Selected as a Rising Star for Business & Corporate Law, Virginia Super Lawyers magazine, 2007
- Named a Star of the Quarter, American Bar Association, Young Lawyers Division, 2006
- Emerson G. Spies Award, The Virginia Bar Association, Young Lawyers Division, 2006

## Affiliations

### Professional

- Founding Member and Secretary, Board of Directors, Richmond & Henrico Public Health Foundation, December 2021 – present
- Member, Executive Committee, Hunton Andrews Kurth LLP, April 2021–present
- Member, Advisory Board of VCU Massey Cancer Center, July 2020–present
- Inaugural Chair, VCU Massey Cancer Center Coalition, January 2022 – present
- Trustee, Richmond Memorial Health Foundation
- Former Member, Board of Directors, YWCA Richmond, July 2016– June 2022
- Former Member, Board of Trustees, Children’s Museum of Richmond, July 2016– June 2022
- Former Member, Board of Governors, Virginia Bar Association, January 2017– January 2020
- Inaugural Class Fellow, Leadership Council on Legal Diversity, 2011–2012
- Former Board Member and Chair, Governance Committee, William Byrd Community House, organization’s mission to transform lives through building self-sufficiency, 2009–2015
- Former Executive Committee Member and ABA Liaison, Young Lawyers Division, Virginia Bar Association, 2007–2011
- Former District Representative, American Bar Association Young Lawyers Division (Maryland and Virginia Young Lawyers Division affiliates), 2005–2007
- Former Board Member, St. Andrew’s School, a tuition-free school for students from families of limited resources, 2002–2008

## Education

JD, The University of Texas School of Law, 1999

BA, Mathematics, University of Virginia, with distinction, 1996

## Admissions

Virginia

## Areas of Focus

Servicer Advance Financing and Securitization

Asset-Backed Securitization

Blockchain and Digital Assets

Structured Finance and Securitization

Capital Markets and Securities

Corporate

LIBOR Transition

Financial Services

Real Estate Investment and Finance

## News

[News | August 15, 2024](#)

Best Lawyers in America 2025 Recognizes 291 Hunton Andrews Kurth Attorneys

[News | August 1, 2024](#)

Hunton Andrews Kurth Represents Flagstar Bank in the Sale of Its Residential Mortgage Servicing Business

[News | June 6, 2024](#)

Chambers USA Recognizes Hunton Andrews Kurth Among Top Firms in 2024 Guide

[Media Mention | Vault | April 25, 2024](#)

Featured, Tips for a Successful Summer

[News | February 15, 2024](#)

Chambers Global 2024 Recognizes Hunton Andrews Kurth

[News | February 9, 2024](#)

Structured Finance Association Features Rudene Haynes in its Black History Leadership Series

Media Mention | February 2024

Featured, Black History Month Leadership Series, *Structured Finance Association*

News | January 16, 2024

MLK RVA Recognizes Rudene Mercer Haynes at the 22nd Annual MLK Drum Majors Awards

News | August 21, 2023

Best Lawyers in America 2024 Recognizes 293 Hunton Andrews Kurth Attorneys

Media Mention | July 26, 2023

Featured, Valencia changed my outlook to life: Rudene Mercer Haynes, *UVA Valencia newsletter*

News | July 20, 2023

Hunton Andrews Kurth Earns Top Rankings for Summer Associate Program by Vault Law

News | June 1, 2023

Chambers USA Recognizes Hunton Andrews Kurth Among Top Firms in 2023 Guide

Media Mention | February 27, 2023

Quoted, Resetting the bar, *Virginia Business*

News | February 16, 2023

Chambers Global 2023 Recognizes Hunton Andrews Kurth

News | February 7, 2023

YWCA Richmond Recognizes Rudene Mercer Haynes at the 2023 Outstanding Women Awards

News | November 7, 2022

Hunton Andrews Kurth Awards \$25,000 Scholarship and Clerkship as Part of New Pathfinders Scholarship Program

Media Mention | October 27, 2022

Quoted, How Hunton's Summers Are Helping Advance DEI, *Law360*

Media Mention | September 13, 2022

Featured, 'A model throughout the country:' Massey's Facts and Faith Fridays recognized with community award, *Massey Cancer Center*

Media Mention | September 9, 2022

Featured, Hunton Andrews Kurth 'Hackathon' Ups Value of Summer Program, Spawns Fresh Ideas, *The American Lawyer*

News | August 31, 2022

Hunton Andrews Kurth Announces Winning Concepts of Third Annual Shark Tank-Style Competition for Summer Associates Aimed to Elevate Diversity, Inclusion and Sense of Community

[News | August 18, 2022](#)

Best Lawyers in America 2023 Recognizes 261 Hunton Andrews Kurth Attorneys

[News | August 10, 2022](#)

Hunton Andrews Kurth Ranks Among Top Law Firms for US Asset-Backed Securities/Mortgage-Backed Securities Offerings for First Half of 2022

[Media Mention | August 8, 2022](#)

Featured, Meet Rudene Mercer Haynes, *VCU Massey Cancer Center*

[News | July 12, 2022](#)

Hunton Andrews Kurth Hosts Third Annual Shark Tank-Style Competition for Summer Associates

[Media Mention | June 12, 2022](#)

Featured, Massey Cancer Center names internship for Richmond attorney, *Virginia Lawyers Weekly*

[News | June 6, 2022](#)

Hunton Andrews Kurth Announces HuntonAK Pathfinders Scholarship Program

[News | June 1, 2022](#)

Chambers USA Recognizes Hunton Andrews Kurth Among Top Firms in 2022 Guide

[News | May 16, 2022](#)

Hunton Andrews Kurth Partner Rudene Mercer Haynes Honored With Eponymous Internship At VCU Massey Cancer Center

[Media Mention | April 28, 2022](#)

Quoted, Legal review: Attorneys in power positions amid talent shortage, *Virginia Business*

[News | March 9, 2022](#)

Valentine Museum Names Rudene Haynes a Richmond History Maker

[Media Mention | March 7, 2022](#)

Featured, Woman uses faith, passion for health to fight COVID misinformation, CBS 6 WTVR-TV

[Media Mention | March 3, 2022](#)

Richmond History Maker: Rudene Haynes opens space for Black clergy, medical experts to discuss health disparities, *WRIC ABC 8News*

[Media Mention | March 3, 2022](#)

Featured, Richmond History Maker: Rudene Haynes opens space for Black clergy, medical experts to discuss health disparities, *WRIC-TV*

[News | February 18, 2022](#)

Chambers Global 2022 Recognizes Hunton Andrews Kurth

Media Mention | 2022

Featured, The Dominion Legal Diversity Plan: Sharing the Wealth Systematically – Personal Perspectives, *BIHC Annual Report*

News | January 18, 2022

Hunton Andrews Kurth Ranked Top Law Firm for US Asset-Backed Securities/Mortgage-Backed Securities Offerings for 2021

News | December 7, 2021

Hunton Andrews Kurth Fosters Relationships with Law Schools Through Summer Associate Diversity Hackathon Competition

Media Mention | November 29, 2021

Quoted, Wind of change: Supercentenarian law firm builds on pro-business foundation, *Virginia Business*

News | October 7, 2021

Virginia Center for Inclusive Communities Honors Hunton Andrews Kurth Partner as Humanitarian

Media Mention | September 1, 2021

Quoted, Ahead of the Curve: Do Law Students Hold the Key to Big Law's Attrition Problem?, *Law.com*

Media Mention | August 25, 2021

Quoted, Firm Taps Summer Associates to Solve Young Lawyer Attrition: The Morning Minute, *Law.com*

Media Mention | August 24, 2021

Quoted, How Can Big Law Retain Young Talent? One Firm Crowdsourced the Solution From Summer Associates, *The American Lawyer*

Media Mention | August 23, 2021

Featured, Hunton Andrews Kurth Asks Law Students How to Promote Diverse Recruitment, Associate Retention, *Daily Business Review*

News | August 18, 2021

Hunton Andrews Kurth Hosts Shark Tank-style Competition to Elevate Diversity and Inclusion, Engagement and Sense of Community Across Summer Associate Program

News | July 28, 2021

Rudene Mercer Haynes Named Among Influential Women of Law by *Virginia Lawyers Weekly*

News | July 20, 2021

Hunton Andrews Kurth Ranks Among Top Law Firms for US Asset-Backed Securities/Mortgage-Backed Securities Offerings for First Half of 2021

Media Mention | July 1, 2021

Featured, Shattering the glass ceiling, *Virginia Business*

News | June 30, 2021

Virginia Business Honors Rudene Mercer Haynes In Inaugural Women In Leadership Feature

News | June 3, 2021

Hunton Andrews Kurth's 2021 Virtual Summer Associate Program Emphasizes Diversity

News | May 25, 2021

Chambers USA Recognizes Hunton Andrews Kurth Among Top Firms in 2021 Guide

News | May 17, 2021

Profiles in Diversity Recognizes Two Partners as Women Worth Watching Award Winners

Media Mention | March 30, 2021

Quoted, Arguing the case for diversity, *Virginia Business*

News | March 17, 2021

The National Black Lawyers Names Hunton Andrews Kurth Partner to Top 100 List

News | February 8, 2021

Lawyers of Color Names Richmond Partner Nation's Best 2020 Honoree

News | January 22, 2021

Hunton Andrews Kurth Ranks Second Among Top Law Firms for US Asset-Backed Securities/Mortgage-Backed Securities Offerings for 2020

Media Mention | January 9, 2021

Quoted, Dr. Fauci hopes April will be 'open season' for COVID-19 vaccinations, 6 News Richmond

Media Mention | December 23, 2020

Quoted, How private financing for mortgage servicers' advances is holding up, *National Mortgage News*

Media Mention | October 2, 2020

Quoted, Servicers Sidestep Tax Squeeze, Asset-Backed Alert

Media Mention | September 21, 2020

Featured, Finance lawyer shines light on COVID's health disparities, *Virginia Lawyers Weekly*

News | July 10, 2020

Hunton Andrews Kurth Ranks Among Top Law Firms for US Asset-Backed Securities/Mortgage-Backed Securities Offerings for First Half of 2020

Media Mention | June 26, 2020

Quoted, Servicers Gain Breathing Room, Asset Backed Alert

Media Mention | June 25, 2020

Quoted, Getting the facts about COVID-19 to the African-American faith community, *VCU Massey Cancer Center*

News | June 6, 2019

Hunton Andrews Kurth Recognized Among Top US Law Firms in 2019 Legal 500 USA Guide

Media Mention | March 14, 2019

Quoted, VBA asks lawyers 'RUWell?', *Virginia Lawyers Weekly*

News | June 13, 2018

Hunton Andrews Kurth Recognized Among Top US Law Firms in *Legal 500 USA 2018* Guide

News | May 24, 2018

Hunton Andrews Kurth Selects Harrell & Chambliss and BurgherGray to Support Ginnie Mae Securitization Work

Media Mention | February 25, 2018

Quoted, Want to increase diversity in your firm? Here's how, *Virginia Weekly*

News | November 6, 2017

Diversity in Action: Women-Led Hunton Team Selected as Sole Legal Advisor for Ginnie Mae's Multiclass Securities Program

Media Mention | April 30, 2015

Quoted, ABS market skeptical about new bond rules, *Thomson Reuters EIKON*

Media Mention | November 5, 2014

Quoted, Servicer Advance Securitization Ratings, *Structured Finance News*

News | February 3, 2012

Hunton & Williams LLP's Rudene Haynes Receives VBA's Sandra P. Thompson Award

News | March 18, 2011

Hunton & Williams LLP Partner Rudene Mercer Haynes Named Among Virginia's Most Influential Women

News | March 18, 2011

Hunton & Williams LLP Attorney Selected as LCLD Fellow

[News | July 13, 2009](#)

Rudene Bascomb and Tom Hiner discuss TALF transactions with *National Mortgage News*

[News | June 15, 2009](#)

Hunton & Williams LLP Serves as Counsel in First-Ever Issuance of TALF-Eligible Notes Secured by Servicer Advance Receivables

## Insights

### Legal Updates

[Legal Update | October 24, 2022](#)

HUD Proposes SOFR as LIBOR Replacement Rate for FHA-Insured ARMs

[Legal Update | January 4, 2022](#)

Treasury's Proposed Beneficial Ownership Reporting Requirements will Require Careful Planning for Reporting Companies and Their Applicants

[Legal Update | October 21, 2020](#)

Will Congress Save Us From Going Over The LIBOR Cliff?

[Legal Update | October 9, 2020](#)

Ginnie Mae Tackles Legacy LIBOR Multiclass Securities

[Legal Update | June 17, 2020](#)

New York Federal Reserve Publishes Updated FAQs for the 2020 Term Asset-Backed Securities Loan Facility (TALF)

[Legal Update | May 29, 2020](#)

Leading the LIBOR Transition

[Legal Update | May 14, 2020](#)

New York Fed Releases Frequently Asked Questions on the Term Asset-Backed Securities Loan Facility (TALF)

[Legal Update | April 13, 2020](#)

Ginnie Mae Announces Pass-Through Assistance Program Related to COVID-19

[Legal Update | March 23, 2020](#)

Structured Finance Association Calls on Fed to Support US Consumers, Businesses

[Legal Update | October 10, 2019](#)

House of Representatives Approves Bipartisan Blockchain Bill

**Legal Update | September 8, 2016**

Risk Retention Rules Effective For All Asset-Backed Securities December 24, 2016

**Legal Update | October 6, 2014**

User Guide to Regulation AB II and Exchange Act Rules 15Ga-2 and 17g-10

**Legal Update | September 4, 2014**

CFPB Issues Updated Guidance for Mortgage Servicing Transfers and Alerts Servicers of CFPB Review of Servicing Transfers

**Legal Update | January 22, 2013**

The Essentials: The CFPB's Final "Ability-to-Repay/Qualified Mortgage" Rules

**Legal Update | August 31, 2012**

CFPB Proposes Comprehensive Mortgage Servicing Regulations

**Legal Update | June 15, 2009**

Hunton & Williams LLP Achieves TALF First

**Legal Update | April 29, 2009**

Making Home Affordable Update: Second Lien Program, H4H and Participating Servicers

**Legal Update | April 23, 2009**

The "Missing Link" Redux: Update on Home Affordable Modification Program

**Legal Update | March 24, 2009**

Servicing Advance Receivables Now Eligible Collateral Under TALF

**Legal Update | March 12, 2009**

The "Missing Link" Redux: Making Home Affordable

**Legal Update | February 19, 2009**

The "Missing Link" in Financial Stability Plan: President Obama Announces Homeowner Affordability and Stability Plan

**Events & Speaking Engagements**

**Event | May 28, 2024**

Guest Speaker, Maggie L. Walker Governor's School Senior Baccalaureate Service

**Event | May 22, 2024**

Speaker, Planning for Your Future You, Leadership Council on Legal Diversity

**Event | March 20, 2024**

SFS: A Bird's Eye View

**Event | March 19, 2024**

Panelist, Building HOPE Through Audacious Change, 2024 Outstanding Women's Awards (OWA) Women's Leadership Forum

**Event | March 15, 2024**

Panelist, Best Practices and Encouraging a Culture of Improving Diversity in the Legal Profession, Virginia State Bar 2024 Diversity Conference Annual Forum

**Event | December 7, 2023**

Speaker, J.P. Morgan's Black Leadership Forum Fireside Chat

**Event | November 8, 2023**

Speaker, Allyship Roundtable, Structured Finance Association's DEI Symposium, New York

**Event | October 12, 2023**

Speaker, What the HECM is a Reverse Mortgage? Understanding Government-Guaranteed Reverse Mortgages, including Ginnie Mae HMBS Securitizations

**Event | September 15, 2023**

Panelist, Advancing Diversity, Equity and Inclusion to Build a Stronger Legal Profession, Virginia Judges and Lawyers Assistance Program (VJLAP) Fall Retreat

**Event | September 14, 2023**

Presenter, How to Be a Change Agent: Using Your Influence for Good, The National Black Lawyers Top 100

**Event | February 26-March 1, 2023**

Panelist, 101: ESG & Sustainable Investing: SFVegas 2023, Structured Finance Association

**Event | February 1, 2023**

Panelist, Reverse Mortgage Finance and Securitization

**Event | November 7, 2022**

Panelist, Work-Life Balance in Business Law, The Richmond Law & Business Forum, University of Richmond School of Law

**Event | November 3, 2022**

Panelist, DEI "Fatigue" – Is this Groundhog Day, or Are We Making Progress?, Structured Finance Association's DEI Symposium

**Event | June 6, 2022**

Speaker, Rethinking Cancer Clinical Trial Conduct with Telemedicine, 2022 ASCO Annual Meeting

**Event | May 20, 2022**

Panelist, Mission Possible: Advancing Diversity, Equity, and Inclusion in the Legal Profession, Old Dominion Bar Association Annual Conference

**Event | May 12, 2022**

Panelist, Opening Keynote Panel, Black In-House Counsel's Elevating Black Excellence

**Event | March 31, 2022**

Speaker, Mom, Esquire: Negotiating the balance between motherhood and legal career, Virginia Bar Association

**Event | February 9, 2022**

Speaker, Conversation on Cancer: Closing Gaps – Building Trust in Clinical Trials for Our Communities, U.S. Food & Drug Administration's Oncology Center of Excellence

**Event | January 21, 2022**

Speaker, Planning for Treasury's Proposed Beneficial Ownership Reporting Requirements, ABA Securitization and Structured Finance Committee Meeting

**Event | October 27, 2021**

Moderator, The Road to Health Equity Webinar, VCU Massey Cancer Center

**Event | June 3, 2021**

Speaker, Higher Ground Masterclass: Profiles in Leadership Series, The Grace E. Harris Leadership Institute's Higher Ground Women's Leadership Development Program

**Event | March 18, 2021**

Speaker, Virginia Flood Awareness Week Virtual Roundtable Discussion—The Impacts of Place, Space, Climate Change and Race

**Event | February 24, 2021**

Panelist, Dr. Jill Biden, First Lady of the United States, visited VCU Massey Cancer Center

**Event | January 8, 2021**

Webinar: Facts & Faith Friday's Featuring Dr. Anthony Fauci

**Event | December 1-2, 2020**

Panelist, Servicer Advance Financing, ABS East virtual conference

**Event | November 23, 2020**

Presenter, Legal and Transactional Issues with Respect to Servicer Advance Facilities

**Event | November 10, 2020**

Moderator, Letting Go of LIBOR: Evaluating Fallbacks and Litigation Risk

Event | October 8, 2020

Co-moderator, Leading the LIBOR Transition: GSE and Government Mortgages and Securitizations

Event | March 14, 2019

Presenter, Reverse Mortgage Loans: Basic Legal Concepts and Financing Considerations

Event | November 9, 2016

Presenter, Risk Retention Compliance Update

Event | August 2, 2009

Presenter, Shall We TALF? What You Need to Know to Participate in the US Government's Term Asset-Backed Loan Facility, American Bar Association 2009 Annual Meeting, Chicago, Illinois

Event | April 21, 2009

Presenter, There is No Place Like Home, April Showers Bring May Flowers; Financial and Wealth Planning in Today's Environment, Women's Networking Forum

**Publications**

Publication | January 31, 2023

Co-author, Harnessing the Power of Crowdsourced DEI Innovation to Affect Change, *The Texas Lawbook*

Publication | July 1, 2022

Author, Home Buying for Beginners: Three Important Takes on a Very Important Purchase, *Richmond Family Magazine*

Publication | November 11, 2021

Co-author, How Houston companies can use pandemic challenges to foster innovative corporate inclusion efforts, *Innovation Map*

Publication | December 8, 2014

Author, Minority Powerbrokers Q&A: Hunton & Williams' Rudene Haynes, *Law360*

Publication | August 2008

Co-author, Making the Grade: Establishing Good Credit, Virginia Bar Association Young Lawyers Division and Virginia Law Foundation Publication, Recognized as 1st Place Service to the Public Project by the American Bar Association Young Lawyers Division