

Partner

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Practice Areas

Banking & Financial
Services
Bankruptcy, Restructuring &
Creditors-Debtors Rights
Business & Commercial
Transactions
Commercial Lending &
Finance
Corporate & Securities
International
Real Estate: Land Use,
Development & Finance

Bar Admissions

Georgia, 1974

Education

Vanderbilt University Law
School, J.D., 1974;
Administrative Editor,
Vanderbilt Law Review,
1973–1974
Duke University, B.A., 1971



Michael Ray is a member of the firm's Banking and Financial Services Practice Group. He focuses on banking law, commercial finance and lending, treasury services, and international trade. From 1986–1990, Mr. Ray served as General Counsel and Senior Vice President of Altus Bank, FSB. He then acted as General Counsel and Secretary of Wachovia Bank of Georgia, N.A. and Associate General Counsel and Senior Vice President of Wachovia Bank, N.A. until 2002.

Noteworthy

- Listed in *The Best Lawyers in America*® 2009 (Copyright 2008 by Woodward/White, Inc., Aiken, SC) in the area of Banking Law (listed annually since 2008)
- **AV® Peer Review Rating in Martindale-Hubbell.** *CV, BV and AV are registered certification marks of Reed Elsevier Properties Inc., used in accordance with the Martindale-Hubbell certification procedures, standards and policies. Martindale-Hubbell is the facilitator of a peer review rating process. Ratings reflect the confidential opinions of members of the Bar and the Judiciary. Martindale-Hubbell Ratings fall into two categories—legal ability and general ethical standards.*

Memberships

- American Bar Association
- Atlanta Bar Association
- Georgia Bankers Association (Board of Directors, Bank Counsel Section, 1993 to date; Chairman, Bank Counsel Section, 2004 to date)
- KIPP West Atlanta Young Scholars Academy (Member, Founding Board of Directors)
- State Bar of Georgia

Court Admissions

5th Cir., 1974

11th Cir., 1981

N.D. Ga., 1974

S.D. Ga., 1975

