



MICHAEL N. WHITE
PARTNER

EMAIL MWhite@JamesBatesLLP.com
PHONE 706.215.8323
PHONE 2 706.215.8321
FAX 706.215.8322
LOCATION Athens

BIOGRAPHY

Michael White joined James-Bates-Brannan-Groover-LLP in 2012. He has practiced law in Macon and Athens since 1999 with a focus on financial institutions, regulatory and securities compliance, corporation structure, commercial real estate, lending and contract litigation. Mr. White counsels financial institutions and their officers and directors on all aspects of mergers and acquisitions, holding company formations, corporate governance, board management issues, public offerings and private placements to raise capital as well as including "going private" transactions, regulatory issues including enforcement actions, and shareholder relations.

Mr. White advises financial institutions regarding securities compliance, including the preparation of periodic reports, disclosure requirements, proxy solicitations and insider trading rules. Mr. White also provides counsel to small businesses and financial institutions for Chapter 7 and Chapter 11 bankruptcy, litigation, loan workouts and collections.

PRACTICE AREAS

Banking + Financial Institutions
Securities Law
Mergers and Acquisitions
Corporate + Transactional
Litigation
Creditors Rights + Bankruptcy
Real Estate
Commercial Law

REPRESENTATIVE MATTERS

Represented acquirer in whole-bank purchase by bank holding company which included a three charter subsidiary reorganization;
Represented national bank located in South Georgia in asset sale to state chartered credit union;
Represented purchaser in \$2 million small business acquisition of data processing company in Georgia;
Represented community bank seller in asset sale to community bank holding company;
Represented Georgia small business acquirer in \$1 million asset purchase of clothing store located in Phoenix, Arizona;
Represented Georgia community bank in successful private placement capital raises of \$11 million and \$5 million;
Represented purchaser in 50% buy-in of periodontal practice;
Represented community bank in negotiations and settlement with state and federal regulators in Consent Order compliance and threatened enforcement actions;
Represented community bank in receivership action against borrower; and
Represented community bank in bond claims resulting from employee embezzlement scheme.
Represented community bank in Chapter 11 bankruptcy involving court governed auction of real estate collateral.

PROFESSIONAL ORGANIZATIONS/ACTIVITIES

General Counsel for the Community Bankers Association of Georgia
Georgia Bankers Association, Associate Member
State Bar of Georgia

AWARDS + RECOGNITIONS

Martindale-Hubbell AV Preeminent Rating - Top Rated Lawyer in Banking Law, Creditor Rights and Securities Law

Best Lawyers 2016 "Lawyer of the Year" for Macon in Bankruptcy and Creditor Debtor Rights

Best Lawyers 2015 "Lawyer of the Year" for Macon in Banking and Finance Law

PRESENTATIONS + PUBLICATIONS

Eleventh Circuit Rules Bank Not a "Debt Collector" Under the Fair Debt Collection Practices Act

HOA Superliens Could Wipe Out Bank's First Priority Lien on Real Property

Court Ruling Provides Banks Glimmer of Hope in Recovering Costs from Retailer Data Breaches

Georgia Supreme Court Decides Applicability of Business Judgment Rule to Bank Director and Officer Decision Making

Loan Participation Agreements and the "Administrator Replacement Provision"

Presenter, "BSA Legal Update" Community Bankers Association of Georgia Advanced BSA Officer School, 2013, 2014 and 2015

Presenter, Community Bankers Association of Georgia Annual Convention and Mini Trade Show, 2019

EDUCATION

Mercer University School of Law (J.D., *cum laude*, 1999)

University of Georgia (B.B.A., 1989)

ADMITTED

Georgia, 1999

ADMINISTRATIVE/LEGAL ASSISTANT CONTACT

Name: Kelly Pope

Title: Legal Assistant

Phone: 478.336.5508