

## **Michael N. White**

Partner

Athens

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**Legal Assistant**

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### **About Michael**

**In his multifaceted practice, Michael White advises financial institutions and companies in a broad array of regulatory, transactional and litigation matters. An attorney with experience and knowledge in many legal arenas, he handles issues related to securities compliance, corporation structure, commercial real estate, lending, bankruptcy and contract litigation, among others.**

Michael counsels banks, small businesses and other organizations on all aspects of mergers and acquisitions, de novo bank and holding company formations, corporate governance, board management issues, public offerings and private placements to raise capital. He also advises clients on including “going-private” transactions, shareholder relations as well as regulatory issues and related enforcement actions.

Banks and other financial institutions rely on Michael to help them stay compliant in regulations under the Bank Secrecy Act and other legislation, as well as in securities matters, including the preparation of periodic reports, disclosure requirements, proxy solicitations and insider trading rules. Creditor companies and financial institutions also turn to Michael for help in Chapter 7 and Chapter 11 bankruptcy issues, litigation, loan workouts and collections.

### **Services**

- **Financial Institutions**

Placing a priority on listening to his clients closely, Michael takes the time to get to know them so he can help them differentiate between the concerns and problems that need to be addressed and the ones that don't merit further attention. He speaks to clients as a business partner, in plain language, rather than in legalese. Always very mindful of clients' needs, Michael works as timely and effectively as possible, while thoroughly covering all the necessary bases.

## **After Hours**

Michael enjoys golfing and cooking. He and his family are big supporters of the University of Georgia sports teams—especially football.

## **Experience**

- Represented acquirer in whole-bank purchase by bank holding company which included a three charter subsidiary reorganization.
- Represented national bank located in North Georgia in acquisition of a state-chartered bank.
- 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 reporting and compliance with state and federal regulators in Consent Order resulting release from enforcement action.
- Represented community bank in receivership action against borrower.
- 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 and Recognitions**

- Martindale-Hubbell AV Preeminent Rating – Top Rated Lawyer in Banking Law, Creditor Rights and Securities Law
- Best Lawyers 2020 “Lawyer of the Year” for Macon in Bankruptcy and Creditor Debtor Rights
- Best Lawyers 2015-2020 in Banking and Finance Law

## **Education**

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

University of Georgia (BBA, 1989)

## **Admitted**

### **Bar Admissions**

Georgia, 1999

## **Presentations and 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