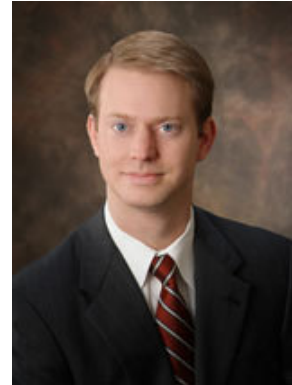


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Jay Latzak concentrates his practice in commercial real estate representing individual, corporate and institutional clients (including REITs) in the acquisition and development of mixed-use, industrial, office, hotel and multi-family real estate.

Mr. Latzak also represents banks and other lending institutions in making permanent and construction loans, debt restructuring and foreclosures. In addition, Mr. Latzak represents landlords and tenants in all types of commercial leases. Mr. Latzak also represents local governments and has acted as general counsel for several housing authorities.

**Practices**

- Commercial Real Estate Lending
- Real Estate Finance & Development

**Education**

- J.D., Samford University, 2001
- B.A., Mercer University, 1998

**Bar & Court Admissions**

- Georgia, 2001
- Supreme Court of Georgia, 2002
- Georgia Court of Appeals, 2002
- U.S. District Court for the Northern District of Georgia, 2002
- U.S. District Court for the Middle District of Georgia, 2004

**Memberships**

- American Bar Association, Real Estate Section
- State Bar of Georgia, Real Estate Section
- Atlanta Bar Association, Real Estate Section