



Ralph W. Lay, Senior Managing Director

Tampa, FL

(813) 644-0179

rlay@algongroup.com

With nearly 30 years at Bank of America and its predecessors, Mr. Lay has been instrumental in real estate transactions approaching \$10 Billion. Representative examples of the transactions he lead include Related Group, WCI Communities, Crescent Resources, Sea Island, Kiawah Island, Reynolds Plantation. Faison Properties, Pannattoni Group, and John Wieland Homes.

His most recent position at Bank of America was Senior Vice President Region Executive Real Estate Managed Accounts. He has been involved in some of the largest real estate syndications in the industry. His experience includes in depth knowledge of commercial real estate loans, condominium loans, home builder loans, and community development loans. Mr. Lay has done business across the US and in Canada and in the Caribbean. He has experience in multiple jurisdictions with litigation, bankruptcy, receivership's, note sales, and restructures.

Mr. Lay is a 1973 graduate of the University of Texas at Austin and a Life Member of the Texas Ex-Students Association. Also, he is a member of the American Bankruptcy Institute.