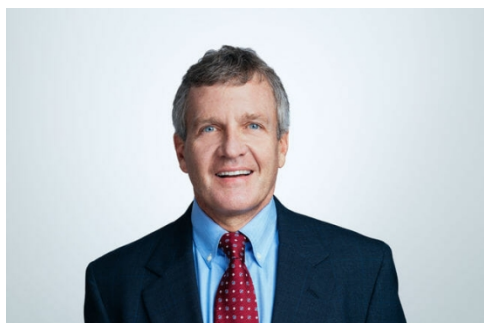


Jay A. Young

Senior Counsel



D. 423.757.0290
F. 423.508.1290
E. jyoung@chamblisslaw.com

No matter the deal, I'm dedicated to being responsive and providing cost-efficient solutions.

When it comes to commercial lending, financing, and contracts, Jay Young is the go-to resource. He has over 30 years' experience working with local, regional, and national banks, as well as other financial institutions, on structuring, documenting, and collecting all types of commercial loans including commercial finance (accounts/inventory based) arrangements, real estate and other asset financing, and construction financing. He also has extensive experience representing manufacturers and other businesses in negotiating and drafting contracts for the acquisition of services, goods, and real estate. Jay treats each deal as if it's his only, which is why his substantial network trusts him to provide excellent results on their own timelines.

Associations

Professional

- Tennessee Bankers Association
- Original Equipment Suppliers Association

Bar Associations

- Chattanooga Bar Association
- Tennessee Bar Association
 - Served on the 2010 UCC Article 9 Amendments Joint Committee of the Business Law, Creditors Practice and Bankruptcy Sections and lectured about those Amendments
- North Carolina Bar Association
- American Bar Association

Noteworthy

- *Best Lawyers in America*, Banking and Finance Law and Project Finance Law

Services

- Bankruptcy, Restructuring, and Workouts
- Business
- Capital Equipment and Materials
- Commercial Contracts
- Commercial Lending and Financial Transactions
- Construction and Design
- Corporate Governance and Risk Management
- Financial Institutions
- Financial Services
- License and Manufacturing Agreements
- Real Estate

Industries

- Construction
- Financial Services and E-commerce
- Food and Beverage
- Manufacturing
- Real Estate

Admissions

- North Carolina
- Tennessee
- U.S. District Court Tennessee

- *Best Lawyers in America* "2012 Chattanooga Banking and Finance Law Lawyer of the Year"
- Martindale-Hubbell® AV® Preeminent™ Peer Review Rated
- Avvo 9.3 Rating

Community

- Family Promise of Greater Chattanooga, Board Member, 2016
- Siskin Hospital, past Board Member, Treasurer, and Vice Chairman
- UTC Children's Center, past Chairman
- ARC, past Director
- Street Law Corporate Diversity Pipeline Program, 2010 and 2011

Sidebar

Jay is an aspiring cyclist and participates regularly in road racing events. He spends countless hours organizing rides and events for Chattanooga's completely disorganized Team Bubba Cycling Club. Jay and his wife, Connie, live on Signal Mountain with their dog Annie. Their son, Adam, lives in Augusta, Georgia, and their daughter, Allison, lives in Chattanooga.

Education

- J.D., The University of North Carolina School of Law, 1985
- B.S., Appalachian State University, magna cum laude, 1982