

PARTNER

Matthew D. Ray

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PRACTICE AREAS

Banking & Commercial Finance
- Acquisition Financing
- Asset-Based Loans
- Commercial & Industrial Lending
- Commercial Loan Modifications
- Commercial Real Estate Finance
- Franchise Lending
- Hospitality Lending
- Participations & Syndications
- Small Business Lending (SBA)
- Subordination & Intercreditor Arrangements

Bankruptcy & Creditors Rights
- Commercial Mortgage Foreclosures
- Restructuring & Workout

Business & Corporate Law
- Entity Formation
- Mergers & Acquisitions

Commercial Real Estate

OVERVIEW

Matt is a transactional attorney with twenty years of experience structuring, negotiating and documenting middle-market and lower middle-market commercial & industrial, asset-based and commercial real estate credit facilities.

In addition to his commercial finance practice, Matt has a general commercial real estate practice representing sponsors and developers in connection with acquisitions, dispositions and development of commercial properties as well as the representation of both landlords and tenants in the drafting and negotiation of lease agreements pertaining to all types of commercial properties including office, retail, warehouse, flex and restaurant space.

Additionally, Matt serves as outside corporate counsel to several closely held businesses providing counsel to corporate clients on a wide array of business matters such as entity formation, corporate governance, drafting of constituent governing documents and mergers and acquisitions.

Originally from Reading, Massachusetts, Matt now resides in Duxbury with his wife, two sons and two dogs where he currently serves as a member on the Duxbury Planning Board.

EXPERIENCE

Commercial Finance:

Matt represents banks, non-bank lenders and borrowers in middle-market and lower middle-market commercial finance transactions that include:

- Commercial real estate financing facilities including acquisition, construction and permanent financing for all commercial property classes including

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Leasing

Purchase & Sale

EDUCATION

J.D., Suffolk University Law School, 2005

M.B.A., Suffolk University Sawyer School of Business, 2005

B.A., Assumption University, 1999

ADMISSIONS

Massachusetts

U.S. District Court, District of Massachusetts

AFFILIATIONS

Member, Massachusetts Real Estate Finance Association (REFA)

Member, Massachusetts Real Estate Bar Association (REBA)

Member, ProVisors

Member, Duxbury Planning Board

warehouse and industrial, retail, mixed use, hospitality, condominium, multi-family and owner-occupied real estate

- Revolving credit, equipment and term facilities
- Asset-based lending and cash flow loans
- Mezzanine financing
- SBA-guaranteed 7(a) loans
- Multi-lender syndicated credit facilities and loan participations
- Equipment lending and leasing facilities
- Documentation and negotiation of intercreditor and subordinated debt agreements
- Forbearance and workouts of distressed and defaulted loans, including the foreclosure of commercial mortgage loans

Commercial Real Estate:

Matt represents property owners, sponsors, landlords and tenants in all aspects of commercial real estate, including:

- Sales and acquisitions
- Ground up development of commercial properties
- Condominium creation and development
- Commercial leasing agreements
- Joint ventures
- Ground lease agreements

Business and Corporate Law:

Matt serves as outside corporate counsel to several closely held businesses advising them in connection with the following business matters:

- Entity formation
- Drafting of constituent governing documents, including limited liability company agreements, corporate by-laws and limited partnership agreements
- Mergers and acquisitions
- Private placement of debt and equity
- General corporate governance matters

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Presentations:

- "The Fundamentals of Negotiating Subordination, Non-Disturbance and Attornment Agreements", Real Estate Bar Association – Commercial Real Estate Finance Section Presentation (April, 2025)

HONORS

- Listed as a *Super Lawyers* Massachusetts Rising Star® for Banking and Real Estate (2015)

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