

EDDYSTONE CAPITAL

David Maynard

A LIGHTHOUSE WITH A STEADY BEAM

Eddystone Capital helps small-to mid-sized banks and boutique investment firms navigate their distressed loans or portfolios toward successful resolution. We are a full-service firm specializing in commercial loan restructuring and turnaround services. Eddystone can manage everything from a specific troubled loan to an entire portfolio of distressed debt.

Effective decision-making and strong negotiating skills are critical in turnaround situations. We'll work with you to customize a creative solution and action plan to maximize value and return.

In short, we can serve as your organization's restructuring arm when your loan portfolio weathers a period of financial distress.

ROCK-SOLID EXPERIENCE

Over the past 20 years, Eddystone Founder David Maynard has negotiated and managed distressed loans ranging from \$500,000 to \$1 billion. He has particular expertise in C&I, CRE and Oil & Gas loans.

David is a results-oriented senior risk management professional with extensive experience at Fortune 500 financial institutions. He asks the right questions, gathers the most important information and negotiates effectively.

David has a proven track record of devising successful strategies to right a loan or portfolio that's gone off-course. He has negotiated loans on behalf of single lenders; served as agent of large bank syndicates in complex transactions with bond holders, equity holders and other constituents; and navigated other multi-faceted lending structures.

WHY CHOOSE EDDYSTONE?

After successfully leading restructuring and debt workouts at Wells Fargo and GE Capital for two decades, David wanted to work on a different scale – a more personal one.

He understands that small- to mid-sized institutions require a partner who is flexible, responsive, a quick study, a creative problem solver and – when called for – a fierce negotiator. David is all of that, plus candid, direct,

Careful and detail-driven. He can ease the burdensome and time-consuming task of turning a distressed portfolio around.

David has managed the most complex loan workouts and is able to recommend resolutions that include rehabilitation, refinancing, bankruptcy and/or liquidation.

WHAT IS EDDYSTONE, ANYWAY?

Eddystone was the lighthouse that stood sentinel for generations outside the Maynard family's Myrtle Beach, S.C. house. The lighthouse is gone, but the home honors its memory with the "Eddystone" name. Eddystone, the lighthouse, was a beacon to mariners. Eddystone, the homestead, has been a beacon to generations of the Maynard family.

A lighthouse is also an apt metaphor for a firm that seeks to illuminate solutions for clients' troubled loans.

ABOUT DAVID MAYNARD

David has deep roots in the South. He's a North Carolina native who was educated in his home state as well as in Virginia and Kentucky. He grew up spending summers at his family's place in Myrtle Beach – and today, that's where he and his family love to vacation.

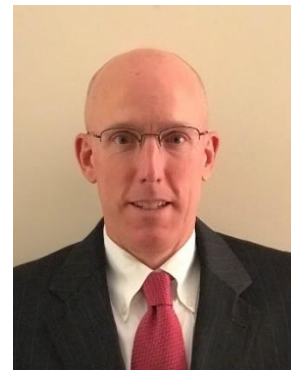
His love of the S.C. coast has led him to mix business with pleasure. While spending significant time at the Grand Strand, he's begun to form business partnerships there. He currently divides his time between two places he loves – the N.C. Piedmont and the S.C. coast.

David earned a BA in history from Duke University and an MBA, with distinction, from the University of Louisville. He's also a proud alumnus of Woodberry Forest School, where he served as a prefect.

He is involved with Big Brothers and Big Sisters and the Catawba Lands Conservancy. David is also active in youth soccer and youth basketball and coaches his children and their friends in both. An avid outdoorsman, he enjoys hunting and fly fishing.

GET IN TOUCH

In turbulent seas, Eddystone stands ready to guide you to a safe harbor. We can help you devise the right financial solution for a loan or loan portfolio.



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