



RICHARD B. GAUDET

Managing Director

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FUNCTION AND SPECIALIZATION

Mr. Gaudet is a managing director with HDH Advisors and specializes in corporate turnaround and restructuring.

PROFESSIONAL EXPERIENCE AND BACKGROUND

Richard Gaudet's experience includes extensive involvement in all facets of commercial, asset based, real estate and consumer lending as well as risk management, underwriting, credit analysis, credit risk review, portfolio management, due diligence and business refinancing.

Richards spent over 25 years in banking focused on commercial and real estate loan workout, managing the resolution of over \$1 billion in problem assets utilizing a wide range of strategies including restructure, foreclosure, litigation, bankruptcy, loan sales and business sales.

Since 2004, Richard has acted as a financial advisor. His practice provides broad based financial advisory services to a wide range of clients ranging from borrowers, to banks, and the FDIC. He has overseen the resolution of over \$20 billion in distressed debt as a financial advisor. Additionally, Richard frequently serves as litigation expert in matters related to banking practices, bankruptcy plan feasibility, and cram down interest rates. Having represented both debtors and creditors in complex negotiations, Richard understands the goals of both parties in a negotiation and is able to quickly bring the parties to an amicable and workable agreement.

REPRESENTATIVE ASSIGNMENTS AND ENGAGEMENT WORK

With 35 years of experience in commercial banking, distressed debt management, and corporate turnaround, Richard leads a financial advisory practice providing services to a wide range of clients including business owners, real estate developers, and community and regional banks.

- Community Bank advisory in re-capitalization, holding company restructure, audit and regulatory exam preparation, distressed debt management, and board level strategic planning
- Loan and ORE Portfolio valuation for purposes of FDIC-assisted acquisitions and loss reserve validation
- Advise community and regional banks in Loss Share procedures and implementation of accounting and reporting protocol under Loss Share
- Settlement/restructure negotiations with lenders, trade creditors, and the Internal Revenue Service on commercial and real estate transactions
- Bankruptcy advisory, representing both debtors and creditor committees
- State court receivership
- Chief Restructuring Officer (Bankruptcy and non-Bankruptcy)
- Assignee under Georgia assignment for the benefit of creditors
- Sell side and buy side merger and acquisition
- Distressed debt acquisition and servicing
- Sale of distressed debt
- Corporate liquidations
- Dispute resolution
- Expert Witness testimony on matters involving distressed asset resolution and Banking practices
- Expert Witness on cram-down interest rates and plan feasibility