



MIKE AIRHEART, MBA

MANAGING DIRECTOR

EXPERTISE

- ✓ Corporate Debt Capital Raising
- ✓ Corporate Finance
- ✓ M&A Financing
- ✓ Credit Risk Management

EDUCATION

University of Memphis
MBA

Washington & Lee University
BSc, Commerce

EMPLOYMENT HISTORY

SEDA Experts
Managing Director
2024-Current

HUB Corporation
Member, Board of Directors
2021-Current

Quartix Finance, Inc.
Member,
Advisory Board of Directors
2019-Current

Eagle Marsh Holdings
Consultant/Advisor
2018-2021

Bank of America Merrill Lynch
Managing Director
1984-2016

First Horizon Bank
Retail/Commercial Banker
1978-1983

During his 33 years' experience at Bank of America Merrill Lynch, Mike supported Corporate and Investment Banking clients in raising public and private debt capital to enhance their balance sheets and facilitate growth through acquisitions. As a Senior Corporate Banker, he managed middle-market and large, multinational, corporate clients, specializing in corporate finance, capital raising, due diligence, wholesale credit origination/loan book portfolio management and credit risk management.

Mike's wholesale banking career began in January 1984 with predecessor bank NCNB in Florida, joining the bank as a credit analyst following graduation from B-School at University of Memphis. He served both regional middle market and large corporate clients as a Corporate Banker/Area Corporate Banking Manager and was promoted to manage the platform for West/Central/North Florida in the early 1990s. As NCNB became NationsBank and Bank of America, Mike continued to expand his roles and scope which led him to Charlotte as a Credit Risk Executive, responsible for the loan book of a newly formed Electric and Gas Utility sector banking group. A year later, Mike was asked to lead a newly formed Corporate Credit Products platform covering the SE US whose responsibilities included origination, underwriting and portfolio management of the corporate loan book for the region.

In 2001, Mike had the opportunity to join the Bank of America Basic Materials Group as a Senior Corporate Banker covering industrial clients responsible for all corporate products and services, including origination, underwriting and issuance of corporate debt (public and private) and syndicated bank loans. Mike became FINRA licensed at this time.

Following the merger of BofA and Merrill Lynch, Mike joined the Global Industrials Group continuing his Corporate Banking coverage responsibilities while partnering with Merrill Lynch strategic bankers (M&A and Equity). His sub-sector coverage expanded to include global Metals and Mining, Building Materials, Packaging and Diversified Industrial companies. A sampling of the debt deal transactions arranged or co-arranged by BofAML under Mike's relationship leadership included a \$12.5B acquisition financing for a large cap, investment grade, global mining company and \$10B in acquisition financing for a large cap, investment grade, global diversified industrial company.