

# ALIGNING MARKETS



VITREOUS LOAN GROUP

EXPERIENCED - TRANSPARENT - DISTINCT



LET'S WORK TOGETHER

## TYPES OF INSTITUTIONS

- CREDIT UNIONS
- COMMUNITY BANKS
- COMMERCIAL BANKS
- INSURANCE COMPANIES
- MORTGAGE ORIGINATORS
- WHOLESALE LENDERS
- ASSET MANAGERS
- PRIVATE EQUITY

Stephen Pasciuto

Vitreous Loan Group  
Co-Founder / CEO  
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Vitreous Loan Group  
[www.vitreousloangroup.com](http://www.vitreousloangroup.com)



## Our Story of Inception....

Simplifying the way institutions buy and sell loans.

Vitreous Loan Group was essentially formed through market demand. You see, our accounts approached us and asked if we would form a trust worthy company to help facilitate loan participations and whole loan acquisitions. Co-founders Stephen Pasciuto , James Barker and Brian Penkoski have been at the forefront of institutional investing for many years, working with our nation's largest institutions. A need started to form in the market and with the number of accounts asking them to form a company, the answer was simple...and today I put before you Vitreous Loan Group.

We may not be the oldest company on paper, but I can promise you, Vitreous Loan Group has the capability and integrity to deliver on all promises.

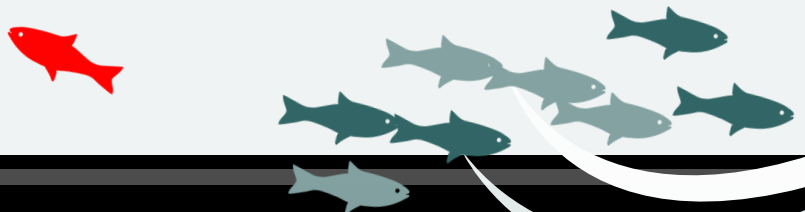
Outside of Steve, Jim and Brian our entire team is compiled of seasoned vets, facilitating the acquisition and liquidation of loans for over 15 years.

To be honest, we could go on and on about how experienced and how great we are and why you should choose us...maybe we should, this is a marketing piece... but we'd rather just show you.

**One last point we will make though, is we understand counter party risk is always a concern so to extinguish all concern, we are completely transparent at all times. If you need more information, just let us know.**

What to expect:

- 1). Introductory call with our firm - detailed backgrounds, listening to the long and short term goals for your institution.
- 2). Detailed analysis of your institution's financial reports, and a synopsis of where we believe VLG can add value - if we don't align any synergies, we don't want to waste your time and offer solutions on which we cannot deliver.
- 3). Both sides sign paperwork, and we begin to implement our plan—from this point, you can expect as many, or as little contact from us as you need. Typically, we enjoy close relationships with our clients and update them regularly on our progress.



## LOAN PARTICIPATIONS

Working with mainly Credit Unions and Banks for over 20 years, allows us to deliver institutions whom have similar characteristics to yours. Placing capital is stressful enough, no one should endure more from a qualified counter part.

## TABLE FUNDING

Institutional clients searching for methods to retaining new customers, while off-load potential loan risk, now have a channel to do so. We've engineered several programs where you retain the member and service the loan but off-load risk.

## LOAN POOLS

Many of our institutional clients are running into RBNW limits and/or concentration risks. They then ask us to help them sell or participate out a loan pool every month. We then establish exclusive flow programs between our accounts. Whether you are a net-buyer or seller, we would like to learn your objectives and determine suitability.



# Vitreous Loan Group

**Making markets in the loan space...**

We align markets.

Our mission is to align financial institutions of the same values and conservative insight in effort to solidify a symbiotic relationship.

Supply and Demand governs our efforts and we often find that in between the two, there exists a need for an intermediary: creating a balance to the equation.

Vitreous Loan Group's passion and drive is derived from our successful completion of this connection on behalf of our clients.

We often notice that our clients may not have the time, staffing or resources to devote to engaging participation partners or discovering an appropriate liquidity source with parallel objectives. That's where we come in.

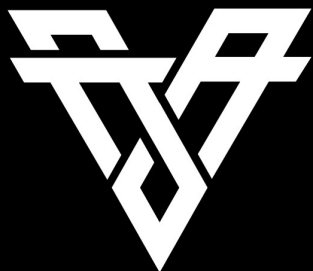
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## References furnished per your request...

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Thank you for your interest in Vitreous Loan Group, we are happy to help with due diligence on our company, if you need anything please ask. To determine whom we work with and the caliber of our relationships, here are a few references:

CULA: Mark Chandler (619) 516-3927

Central One: Jefferey Dunn - (508) 842-7400

SEFCU: Edward Jennings - (518) 391-8812

Bethpage: Robert Fish - (516) 349-6829

Missouri Credit Union: Robert Perkins - (573) 817-5490

One Source FCU: Oscar Carbajal - (915) 592-0223

Randolph Brooks FCU: David Moreno - (210) 637-3925

Truist Bank: Robert Ross - (918) 364-1112

If you have trouble reaching any of the references provided.

please call:

Stephen Pasciuto - (201) 655-8620

James Barker - (646) 327-1200

Brian Penkoski—(973) 907-0393