WE ARE PEOPLE POWERED.

Executive Bio

TODD PIGOTT
PRINCIPAL

todd.p@zinc.net

I am passionate about my involvement in the private money equity space. Previously, over an 18 year period, I held the position of President of one of the largest interior and exterior maintenance companies in the central valley employing over 400 individuals. Sold in 2006 to a private equity firm from New York, I now devote my full time energies to my passion of private money lending.

Today I preside over 3 separate entities, as outlined below, all involved in the private equity space. We are a licensed lender, not a broker, hence we have our personal funds invested in the very space our investors consider. This is a rare difference in the ZINC brand. To date, ZINC has originated hundreds of millions of dollars in private money loans, with a loss ratio of less than 1/8%. We oversee millions of dollars of private equity loans every day, and fund millions on a monthly basis.

All Loans originated by ZINC are secured by a 1st position lien against the underlying collateral. Typically, ZINC focuses on secure tranches of lending just outside the bank space. All of our borrowers, whether it be real estate or auto, are required to participate financially in the transaction with hard cash, creating a real alignment of interest in the transaction.

LICENSES

California Real Estate Broker
#1742641
California State Contractor
#714700
California Finance Lender
#607-3431
National Mortgage License
#281341

Born: *Montebello, California*
High School: *Graduated Clovis High School with honors*
College: *Graduate California State University Fresno with Honors Bachelor of Science Construction Management & Real Estate Development, Member Sigma Lambda Chi Honor Society*

ZINC

WE ARE PEOPLE POWERED.

Executive Bio *(contiued)*

Work

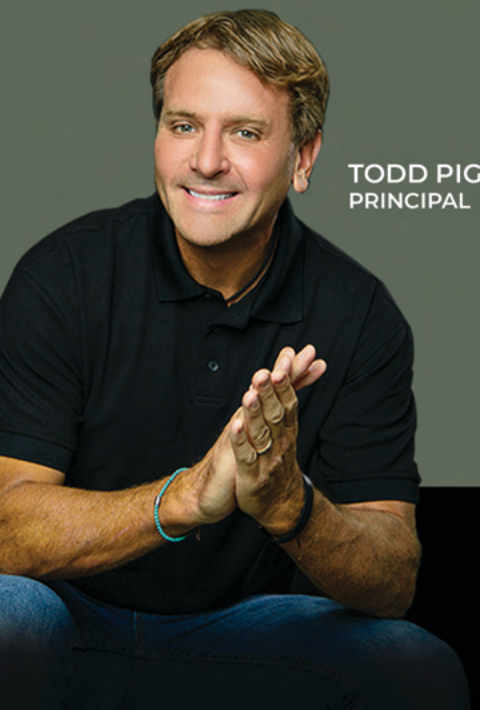
Inception-2006 *Solution One, Inc. C.E.O.-One of the largest interior and exterior Janitorial, Commercial Maintenance and Sweeping companies in Central California employing over 400 people. Company sold 2006 to private equity firm.*

Inception-2006 *Pigott Enterprises, Inc. C.E.O. - Commercial Real Estate investments and private equity financing for various Real Estate ventures including acquisition, rehab and resell in Central California.*

2006-Current *ZINC Financial, Inc. President - Private Equity Financing for Investor Rehab lending for real estate throughout California and 10 other states. Originated hundreds of millions of dollars in Investor Rehab loans with yields between 8-10% and a charge off rate of less than 1/8%.*

2008-Current *ZINC Realty, Inc. President - Private Equity Investment in Distressed Assets. Purchased, rehabbed and resold over 100 million in real estate, while realizing annualized returns in excess of 30.0%, with less than ¼% charge off' s or losses.*

2010-Current *ZINC Auto Finance, Inc-Private Equity financing as an indirect lender for independent & franchised Car Dealerships throughout California. With millions deployed and backing by a 8.0 billion credit facility, this division continues to scale at a controlled pace. No investor has even lost a penny in this division and often enjoy returns in the 7-9% range on a monthly basis.*



TODD PIGOTT
PRINCIPAL

MEMBERSHIP

APPL - American Association of Private Lenders, Founding Member

CMA - California Mortgage Association

WE ARE PEOPLE POWERED.

Executive Bio *(contiued)*

Speaking

Todd Pigott has been featured in industry publications, on local news programs discussing local distressed real estate, has been secured as a speaker for CMA (California's largest organization for private money lending) has been a guest speaker at mortgage schools on the topic or profiting on distressed assets, and has been a featured guest on the national TV news program "Moving America Forward" hosted by William Shatner.

TODD PIGOTT
PRINCIPAL

Hobbies & Interests

Swimming and water polo in high school and college

All League in water polo; coached 7 years Clovis Unified School District

Coached two Jr. Olympic water polo teams

Developed 1st elementary Summer water polo program

Snow & Water Skiing • Mountain Biking & Road Biking

Avid White Water Rafter • Boating • Scuba Diving • Beach

Family

Married with 3 children ages 22, 19, & 17

ZINC