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REAL ESTATE MORTGAGE FUNDING EXPANDS ITS TEAM WITH TWO NEW HIRES

Baltimore, MD (September 30, 2008) – Real Estate Mortgage Funding, (REMF) a division of The Strata Group, a full-service real estate organization providing extensive real estate, legal and financial services in Maryland, announced today the addition of Robert Nusgart and R.L. Kyker as Residential Mortgage Specialists.

For the past 20 years, Robert Nusgart has built an impressive and varied background in the real estate industry. He has sold real estate and originated residential mortgages. Moreover, he understands what can be a complex marketplace, yet strives to simplify the process for his clients and customers through plain talk and common sense solutions.

Mr. Nusgart entered the mortgage banking business in 2002, working for some of America's largest lenders achieving recognition as a top producer. Prior to entering the mortgage business, Mr. Nusgart served as the Assistant Business Editor for *The Baltimore Sun*, where he edited the Sunday Real Estate section for six years and reported on housing and industry trends in the Baltimore Metropolitan area. Mr. Nusgart also held his real estate license and sold homes for the former firm of O'Connor, Piper and Flynn. This combined experience has given him a rare and unique perspective on the home buying and selling process.

Mr. Nusgart is an affiliate member of the Greater Baltimore Board of Realtors and the Real Estate Million Dollar Association. He is also an affiliate member of the Howard County Association of Realtors. In addition, he serves as a board member on the Sales and Marketing Council of the Home Builders Association of Maryland.

As a Residential Mortgage Specialist for REMF, R.L. Kyker assesses investors to find a mortgage product that offers the best combination of features, options and rates to suit each clients' individual needs. His extensive financial knowledge and expertise in the various mortgage strategies, positions him as an invaluable resource for homebuyers and sellers alike.

Mr. Kyker joins REMF with seven years of experience in the mortgage industry. Prior to joining the REMF team, he was a Home Mortgage Consultant with Wells Fargo Home Mortgage and a Mortgage Broker with Carteret Mortgage Corporation. Mr. Kyker is an affiliate member of the Carroll County Association of Realtors and the Greater Baltimore Board of Realtors.

"With the addition of Robert and R.L., REMF has assembled an incredible group of mortgage professionals," said Jimmy Yerman, CEO, Real Estate Mortgage Funding. "Their backgrounds outside of the mortgage industry are equally as important as their extensive knowledge within the industry. They will be able to translate and help our customers maneuver through the ever-changing mortgage industry while bringing expert advice to each transaction."

[About The Strata Group \(www.mystratagroup.com <http://www.mystratagroup.com>\):](http://www.mystratagroup.com)

The Strata Group, established in 2006, is a full-service real estate collaboration providing extensive real estate, legal and financial services in Maryland. The Strata Group currently consists of six distinct companies: Yerman Witman Gaines & Garceau Realty, Conklin & Merbler, Real Estate Mortgage Funding, Real Estate Title & Escrow, Strata Law, Strata Insurance Services and Strata New Homes Sales, with offices in Baltimore City, Baltimore County and Harford County. Each company exists as a separate entity, yet is joined under one roof to streamline the customer's experience, making the home buying and selling process convenient, efficient and cost-effective. For more information, please call 410.583.1110 or visit [www.mystratagroup.com <http://www.mystratagroup.com>](http://www.mystratagroup.com).