



Concourse Realty Group

Providing Solutions to Owners, Investors and Lenders

Concourse Realty Group, LLC
New York, NY
Telephone: 1.908.507.3818
info@concourse Realty.com
www.concourse Realty.com

FOR IMMEDIATE RELEASE

CONCOURSE REALTY GROUP AND SGP INTERNATIONAL FORM ALLIANCE

December 1, 2003 (New York). Concourse Realty Group (“CRG”) and SGP International (“SGP”) established an alliance where software developed by SGP will be actively marketed to banking clients of CRG. CRG and SGP in turn will work with the clients install the software.

The software, The Real Estate Deal System, was created for the internal management of real estate portfolios. Deals are tracked from approval through expiration. Multifaceted reminder systems and on demand reporting allow a bank to manage its portfolio in a fluid environment. Risk Assets, Loan to Value Ratios, margin statistics, derivative products, and market pricing trends are just a few details that can be easily obtained by the click of a mouse. The portfolio can be viewed on a servicing subsidiary, section or branch level as well as by project type, product type, and geographic location. Due to the modular approach of the system, additional functionality can be added to track Construction

Activity, Tenant Risk Analysis, Property/Casualty and Terrorist Insurance Coverage/Shortfall or any other area of concern.

Concourse Realty Group is a boutique advisory firm that provides advisory services to U.S. and international real estate owners, investors and lenders with transaction, portfolio and corporate management needs. For additional information about Concourse Realty Group LLC, visit our website, www.concoursurealty.com, or contact Stephen P. Peca at 1.908.507.3818 or e-mail him at speca@concoursurealty.com.

SGP International, Inc., a software developer headquartered in New York City, focuses on financial reconciliation and custom-designed departmental data management solutions designed to help clients focus on business, not managing data. For additional information about SGP International, visit our website, www.sgpny.com, or contact Evan Brodie at 1.212.685.0819 or e-mail him at evan@sgpny.com.

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