

Press Release

Capital Financial Bancorp Inc. hires Byron Nazar as Vice President of Sales.

Friday, May 2, 2008, Schaumburg, Illinois – Byron Nazar has been hired as Vice President of Sales for Capital Financial Bancorp, Inc. Byron has over twelve years in the mortgage industry with an emphasis on business development, growth and opportunities. He most recently worked for JP Morgan Chase as Vice President Regional and Area Manager for retail mortgages. Byron also had experience working with Wells Fargo as Regional Manager for retail mortgages. He recruited and managed over 150 loan originators during his time with Wells Fargo and JP Morgan Chase. Byron will be responsible for the execution of recruiting, building and managing an elite mortgage sales team.

“My personal success throughout the growth of my career is a direct reflection of hard work, dedication and doing what is best for my employees and clients. I truly believe that providing the best mortgage products and programs enhances our ability to provide excellent customer service, attract and retain top-tier loan officers and most importantly grow a successful company.” Byron Nazar

Capital Financial Bancorp Inc is a full-service mortgage banker. They have most recently been nominated as 2007 National Mortgage Broker of the Year by the National Association of Mortgage Brokers. They are also a two-time winner of Mortgage Company of the Year, chosen by the Illinois Association of Mortgage Professionals. Their continued success is attributed to their unique approach. They work to educate their clients, forecasting for the future and their overall financial situation. Their goal is to give the people they work with peace of mind and provide a safe and reliable mortgage process for each customer, community and business they work with.

“We are looking forward to adding a solid industry leader to our foundation. Byron’s experience and knowledge will help launch our company to the next level. He has a proven track record of building concrete sales organizations that outperform, over achieve and deliver.” Tory Tarsitano, President

For more information on any of our products or services, please contact us at 866.FUND.789 or visit us online at www.capitalfinancial.net.

Regards,

Brian Augustine, CRMS | CEO & Tory Tarsitano, CRMS | President

Smart. Creative. Mortgages.

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