Let $M$ be a finite volume manifold with pinched negative curvature, and let $S$ be a codimension–2 totally geodesic immersed submanifold. We show that, in certain cases, the fundamental group of $M - S$ is relatively hyperbolic. Our main technique is to examine the geometry of the universal branched cover of $M$ with branch locus $S$. This branched cover is a CAT$(-1)$ space $Y$ on which the fundamental group of $M - S$ acts. However $Y$ is not locally compact, and the action is not proper. Nevertheless, an examination of its geometry reveals the structure of relative hyperbolicity. (Received September 23, 2010)