

# MORTGAGE SOLUTIONS BUILT WITH YOU IN MIND







# MORTGAGE FINANCE. LIKE NO OTHER.

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While the mortgage industry has always been a dynamic environment, increasing market pressures have made it particularly challenging. Now more than ever, it takes specific, deep mortgage finance expertise and efficient, dependable execution to compete. That's what you get with Texas Capital Bank.

Since 2000, our dedicated Mortgage Finance group has specialized in partnering with mortgage lenders to help them grow their business. With access to more products, top technology, and bankers who are singularly focused on the mortgage finance industry, our clients are better able to focus on growing their revenue base while increasing their operational efficiency.



# “THROUGH OUR HIGH-TECH AND HIGH-TOUCH SOLUTIONS, WE CAN HELP YOUR BUSINESS THRIVE IN THIS HYPERCOMPETITIVE ENVIRONMENT.”

— Jack Nunnery, President, Mortgage Finance

## KEEPING PACE WITH YOU.

Our team of mortgage finance experts work by your side to make serving your customers simple. What separates the Texas Capital Bank Mortgage Finance group from the rest?

### *Experience*

With a management team that brings an average mortgage banking tenure of 25 years to the table, we understand your business, how it operates and the daily challenges you face. This unique perspective means we’re always looking ahead to create credit and banking solutions to fully support your business.

### *Speed*

We know that in the mortgage finance business, anything less than right now can be too late. We pride ourselves on being extremely nimble, with highly responsive professionals and best-in-breed automated systems that translate into faster turnarounds.

### *Teamwork*

Our flat organizational structure means we have no institutional silos that cause red tape. Our seasoned bankers work together with each other and with you to ensure your entire banking experience is seamless.

### *Service*

Thanks to our deep understanding of the industry, we make it easy to do business. Our flexible terms, can-do spirit and willingness to go the extra mile all provide a banking experience unlike any other.



## MORTGAGE BANKING SOLUTIONS

- Warehouse Lending
- Correspondent Lending
- Specialty Lending
- Treasury and Liquidity Services



# WAREHOUSE LENDING

When it comes to warehouse lending, one size most definitely does not fit all. That's why we carefully craft our warehouse lending solutions to align with the unique mortgage banking strategy of each client.

Why? Because as mortgage industry veterans ourselves, we've been in your shoes. We know the industry inside and out, and strive to provide the type of service and products we'd want ourselves.

## *The Strength to be Flexible*

Coupled with this warehouse lending expertise, our financial strength and stability empowers our bankers to offer highly competitive pricing and flexible terms.

As a result, our team will help increase your operational efficiency and optimize your capital so you can run your business more profitably. Not only that, but you'll gain added peace of mind knowing that you're working with one of the top warehouse lenders in the entire country.



## WAREHOUSE NOW

*Our WarehouseNow online warehouse lending platform speeds fundings while providing greater visibility and control of your warehouse credit facility for more predictability in your daily operations. You can quickly upload new funding requests and confirm within minutes that your wires were sent. Better yet, set up auto-upload to fully integrate your wiring requests into your loan origination system (LOS) to make daily funding seamless.*





## CORRESPONDENT LENDING

As one of the nation's largest warehouse lenders, we're able to use our same expertise, streamlined processes and specialized technologies to purchase loans while enhancing your profitability.

Everything we do is designed to make correspondent lending faster, smarter and better, accelerating decisions and loan purchases while reducing your warehousing costs and lock-related expenses. We save time by employing simultaneous processes instead of sequential processes, identifying defects early for a quick resolution, and providing real-time reporting and loan tracking so you always know where you stand.

Our efficient process is backed by a customized technology platform specifically designed to optimize data imaging, versioning, extraction, validation and accuracy. This delivers an efficient, interactive process that's easy for employees to manage while providing excellent due diligence, with each loan automatically analyzed to reduce defects and compliance errors.

In addition, our correspondent lending clients enjoy a dedicated client services team that delivers consistent, attentive service throughout the loan review and beyond.



*Accessible from any browser, our Correspondent Hub online portal simplifies the loan purchase process for faster purchase times. View, sort and customize your pipeline by lock and loan status, all from a single screen for easy access to all the information you need to work efficiently.*



TOP 50

U.S. Banks by  
Market Cap  
—SNL Financial





# SPECIALTY LENDING

As a part of our commitment to serve our mortgage finance clients, we've developed a number of specialized products to provide more efficient access to capital.

## *MSR Lines of Credit*

Our Mortgage Servicing Rights (MSR) Lines of Credit let you tap your mortgage servicing portfolio to access liquidity tied up in your balance sheet. Use this reliable funding source to pay for a variety of business-related expenses or servicing-related capital needs.

## *Working Capital Lines of Credit*

As mortgage finance experts, we know your biggest working capital drivers can often fall outside of your control. With our working capital lines of credit, we provide you with the ability to bridge the gap when cash is tied up in the loan production process.

## *Home Equity Conversion Mortgage (HECM) Credit Facilities*

Thanks to our deep industry knowledge, we understand the ins and outs of specialty mortgage products like HECMs. We fully support lenders offering these products by providing HECM Tail and HECM Ancillary Financing.

## *Servicing Advance Facilities*

It can be crucial to provide timely payments to investors, even when the borrower doesn't. This specialized credit facility provides the ability to easily cover these payments without tapping into your working capital.

## *GNMA Early Buyout Facilities (EBO)*

As a full-service provider to mortgage lenders, we offer credit facilities to buy nonperforming FHA loans out of GNMA pools, helping you minimize debenture rate loss, maximize borrower reinstatement opportunity, and stay within investor delinquency tolerance limits. Our EBO facility will also work in conjunction with your Texas Capital Bank Warehouse facility to transition reinstated loans back into GNMA securities.

**“WE’RE VERY PROUD TO PARTNER  
WITH MANY OF THE TOP MORTGAGE  
LENDERS IN THE COUNTRY.”**

*– Vince Ackerson, President, Texas  
and Chief Lending Officer*







# TREASURY AND LIQUIDITY SERVICES

Our commitment to our mortgage lender and servicer clients extends to our dedicated Mortgage Finance Treasury Services team — the only bank to provide such specialized service.

Thanks to our industry expertise, we offer insight and cost-saving strategies for your business that other banks can't match...all while providing reliable, consistent execution on recurring transactions. In addition, Texas Capital Bank is approved to hold escrows by FNMA, GNMA and FHLMC.

By banking where you already have your warehouse and MSR credit relationships, you'll receive the maximum value from your deposit relationship. And because our Treasury team works closely with your account representatives, you'll have the peace of mind that comes from knowing your entire business is being handled as one.

## OUR MORTGAGE FINANCE TREASURY SERVICES

### *Providing Convenience*

- Cash Vault Services
- Commercial Card
- Merchant Services
- On-Site Remittance Lockbox
- On-Site Cashier's Check Printing
- Remote Deposit Capture

### *Creating Efficiencies*

- Automated Clearing House (ACH)
- Wire Transfer
- BankNow® Online Portal
- Custom Information Reporting
- Image Wholesale and Retail Lockbox
- Business Bill Payment

### *Enhancing Security*

- Account Reconciliation
- ACH and Debit Blocking
- Check Clearing
- Controlled Disbursement
- Positive Pay



*FORBES'*  
**BEST  
BANK**

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Ranked in the  
*Forbes* list of  
Best Banks in  
America





# FOCUSED ON YOU

As a bank focused on serving the needs of businesses and the people who lead them, we offer additional solutions to help you meet your goals. Talk with your representative to learn more about all the different ways we can be of service.

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## BUSINESS FINANCING AND LEASING

### *Conventional & SBA Loans*

Texas Capital Bank provides both Conventional and Small Business Administration financing to support your future growth plans. Financing can be used for many purposes, such as business acquisition or partner buyouts, construction or long-lived capital.

### *Equipment Finance & Leasing*

Utilizing financing or leasing options for expenses such as technology, furniture, fixtures and equipment can be a wise choice if it's time to make additional investments in your business. Talk with us to learn more about the possibilities.

### *Insurance Premium Finance*

Managing risk can sometimes come with a complex insurance policy and a hefty premium. We can work closely with you to explore financing options that help you conserve cash while securing the coverage your business requires.

## PERSONAL PLANNING

### *Private Wealth Advisors*

Most businesses operate with a solid plan to ensure results — the same should be true for your personal finances as well. With expertise in business succession, financial and estate planning, our advisors work with C-suite executives to chart a course to help meet their personal goals.

## OUR NETWORK IS YOUR NETWORK

At Texas Capital Bank, we're more than just a bank; we're here to help you and your business succeed. And thanks to our deep network of industry relationships, we can help you make the connections you need for your business to grow and thrive. Feel free to call on us as a resource to solve your most challenging issues.





## ABOUT TEXAS CAPITAL BANK

Texas Capital Bank is a commercial bank that exists to power prosperity in business and in life. We are headquartered in Texas providing highly personalized financial services to clients throughout the state and across the country. Texas Capital Bank is a wholly owned subsidiary of Texas Capital Bancshares, Inc. (NASDAQ®: TCBI) and is recognized as a *Forbes* Best Banks in America and *The Dallas Morning News*' Top 100 Places to Work company. For more information, visit [www.texascapitalbank.com](http://www.texascapitalbank.com). Member FDIC.



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