

# Your Source for Additional Liquidity

## Bank and Buy Program

Is the timing of your cash flows out of sync? Do you ever find yourself postponing payments or waiting on investor wires to maintain sufficient liquidity? If you do, you could benefit from Texas Capital Bank's Bank and Buy program.

With Bank and Buy, you can realize the income from your loan sales sooner rather than later. Bring your cash flow forward to meet overhead costs, sales commissions, and any other expenses — you have complete control to access additional liquidity as you need it. You can use it as much or as little as you like — no additional approval is required, and there is no increase in rate for the premium advance.\*

## Who Is Eligible?

Clients that are approved and in good standing with both Warehouse and Correspondent Lending may take advantage of this innovative program. Loans funded on your Texas Capital Bank Warehouse facility and sold to Texas Capital Bank's Correspondent Lending group are eligible. It's just one more way Texas Capital Bank can help your business run smoothly.

## Not Eligible?

If you have a correspondent or warehouse relationship with us but not both, talk with your Texas Capital Bank representative to learn how you can access all of our programs designed to help your business succeed.

## HOW IT WORKS

Funding a loan through Bank and Buy is simple:

 <p><b>Request Funds</b></p> <p><i>Request funds from your Texas Capital Bank warehouse facility. Receive funding wire based on your standard advance rate, within standard turn times.</i></p>	 <p><b>Lock the Loan</b></p> <p><i>Lock the loan as a Best Efforts or Mandatory loan with Texas Capital Bank.</i></p>	 <p><b>Receive Additional Funds</b></p> <p><i>Once the loan is accepted (usually within 24 hours), you'll receive a second wire in your remittance account for the supplemental amount.**</i></p>	 <p><b>Pay off Warehouse Advance</b></p> <p><i>When the loan is purchased, the loan purchase price will be transferred to your warehouse repayment account to pay off the advance on your warehouse facility.</i></p>
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*Contact your Texas Capital Bank representative to learn more.*

\*Premium advance is up to 105% of loan purchase price.

\*\*Supplemental amount is the difference between the loan purchase price (up to 103% of loan value) and the initial advance. An additional wire fee applies.

*Texas Capital Bank is a wholly owned subsidiary of Texas Capital Bancshares, Inc. We are a commercial bank that delivers highly customized financial services to businesses across the country, including credit, liquidity and treasury solutions designed for mortgage lenders through our Mortgage Finance division. All services are subject to applicable laws, regulations and service terms. NMLS 460547.*