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TEXAS CAPITAL BANK LAUNCHES eMORTGAGES

First Bank to Warehouse and Purchase eMortgages

DALLAS – December 11, 2018 – Texas Capital Bancshares Inc. (NASDAQ®: TCBI), the parent company of Texas Capital Bank, announced today the launch of their eMortgages program. By providing both warehouse financing and purchasing eMortgages as a take-out investor, Texas Capital Bank helps mortgage lenders better position themselves for the future.

“The team is proud to be at the forefront of the evolution of the mortgage industry,” said Vince Ackerson, chief lending officer and president, Texas at Texas Capital Bank. “We recognize that the future is digital, so we strive to pave the way for our client’s success by adopting new technologies early in their lifecycle. We are excited to be a part of this change.”

Fully digital mortgages, or eMortgages, supply borrowers with a quick and convenient way to secure a mortgage by removing all paperwork from the process. These mortgages are evidenced by a promissory note that exists in electronic format, also known as an eNote.

“In the long term, eMortgages hold the promise to help lenders gain operational efficiencies, realize cost savings and experience increased borrower satisfaction,” said Jack Nunnery, president of mortgage finance. “Having a knowledgeable counterparty that can help remove some of the uncertainty can be essential to a mortgage lender’s success as they embark on their own digital transformation.”

ABOUT TEXAS CAPITAL BANCSHARES, INC.

Texas Capital Bancshares, Inc. (NASDAQ®: TCBI), a member of the Russell 1000® Index and the S&P MidCap 400®, is the parent company of Texas Capital Bank, N.A., a commercial bank that delivers highly personalized financial services to businesses and entrepreneurs. Headquartered in Dallas, the bank has full-service locations in Austin, Dallas, Fort Worth, Houston and San Antonio. For more information, please visit www.texascapitalbank.com. Member FDIC.

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