

momentum

1ST QUARTER 2026



IN THIS ISSUE
HILLTOP FAMILY OF COMPANIES
GIVES BACK



TAKING PRIDE IN HELPING OTHERS

At the Hilltop family of companies, we take a great deal of pride in providing best-in-class service to our customers throughout all of the markets we serve. Whether through commercial banking, mortgage lending, or municipal investment banking, we have the privilege of making a real difference in our communities. But our commitment to service doesn't end there.

Each year, we are proud to support our broader communities through charitable giving and volunteering. It's part of our larger commitment to be a strong corporate citizen that positively impacts those around us. We don't pursue these initiatives solely from a sense of corporate responsibility—though that is part of it. We do it because it is a direct manifestation of our corporate ICARE values: Integrity, Collaboration, Adaptability, Respect, and Excellence. These values are woven into Hilltop's culture, and we strive to have them reflected in everything we do. They help us maintain a steady course driven by clear shared expectations.

In this edition of *Momentum*, you can read more about our community involvement over the last year. We continued our ongoing commitment to support public education, as well as organizations focused on fighting hunger and promoting health and wellness. We also held our very first Volunteer Week – a time

for employees to donate their time and money to support a host of charitable and civic organizations that work to improve the quality of life in our communities. And when disaster struck, we were proud to step up together to raise funds for victims of the devastating wildfires in California and the tragic flash flooding in the Texas Hill Country.

Also in this edition, we highlight Hilltop Holding's Volunteer of the Year, as well as the winners of our Top of the Hill Awards for 2025, recognizing these individuals' consistent demonstration of our ICARE values.

I hope you enjoy reading about Hilltop's commitment to community service, and the many other topics covered in this first *Momentum* of 2026. I'm grateful to have so many amazing professionals serving our organization and communities, and I look forward to sharing more good news throughout the year ahead.



Jeremy B. Ford
Chairman, President and CEO

STRIVING FOR EXCELLENCE: HILLTOP CELEBRATES EMPLOYEES WITH TOP OF THE HILL, VOLUNTEER OF THE YEAR AWARDS

At Hilltop, employees are guided by a set of principles known as ICARE: Integrity, Collaboration, Adaptability, Respect, and Excellence. All principles are equally important, but excellence is the one that inspired Hilltop to create the annual Top of the Hill Award recognition program in 2019. Recently, eight employees were selected for their exceptional performance during 2025: **Pamela Gaines, Austin Harris, Lindsey Hughes, Doug Jones, Brad Kenyon, Yury Nabokov, Levi Richardson, and Travis Wheeler.**

"With their exceptional work and dedication to excellence, our Top of the Hill recipients inspire the rest of our herd to demonstrate the enterprise's core principles," said Hilltop President and CEO Jeremy Ford. "The success of our organization is driven by those who choose to go above and beyond the standard."



Brigid Benefiel
Director
Talent Acquisition & Development
Human Resources

In addition, the Volunteer of the Year Award was created in 2023 to recognize a Hilltop employee who displayed outstanding volunteer service in their community over the past year. This year's recipient, **Brigid Benefiel**, enjoys participating in a broad range of volunteering opportunities, in and out of the office.

Brigid's most memorable volunteering effort in 2025 was serving at the Community Partners of Dallas Back-to-School drive. She said seeing facilities specifically designed to house children who have experienced a disruption in their home life made her reflect on the crucial needs that exist in the local community.

"Charitable giving has always been an important part of my life, it's something instilled in me from a young age," Benefiel said. "I make a point to support friends and family when they're fundraising for causes meaningful to them, and I also contribute regularly to organizations that focus on protecting the most vulnerable among us—especially children and animal welfare."

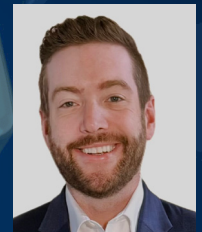
Hilltop is contributing \$2,500 to a nonprofit entity of Benefiel's choice as part of the Volunteer of the Year program, and she selected the Ronald McDonald House, which provides comfort, care, and support for families with children who are sick around the world.

"Brigid's selflessness and commitment to helping others sets a powerful example for all of us at Hilltop, and her recognition as Volunteer of the Year is well-deserved," Ford said.

Hilltop Holdings' 2025 Top of the Hill Award Recipients



Pamela Gaines
Manager, Program Management
Project Management Office



Austin Harris
Manager, IS
Information Security



Lindsey Hughes
Manager,
HR Operations & Programs
Human Resources



Doug Jones
Financial Systems Analyst, Sr.
Finance



Brad Kenyon
Audit Manager
Internal Audit



Yury Nabokov
Digital Experience Manager
Marketing and Communications



Levi Richardson
Supervisor, Reconciliations
Finance



Travis Wheeler
Manager,
IT Systems Engineering
Information Technology

PLAINSCAPITAL BANK APPOINTS TRAVIS EDLUND AS SAN ANTONIO REGION CHAIRMAN

PlainsCapital Bank recently named Travis Edlund, a lifelong San Antonian and second-generation San Antonio banker, as San Antonio Region Chairman. Edlund succeeds Mike Molak, who retired in early January after more than 40 years in the banking industry.

"We are deeply grateful for Mike's leadership, integrity, and decades of service to PlainsCapital and the San Antonio community," said Brian Heflin, President of PlainsCapital Bank. "Mike leaves behind an incredible legacy and strong foundation—one that Travis is uniquely equipped to build upon as we enter a new chapter in this important market."

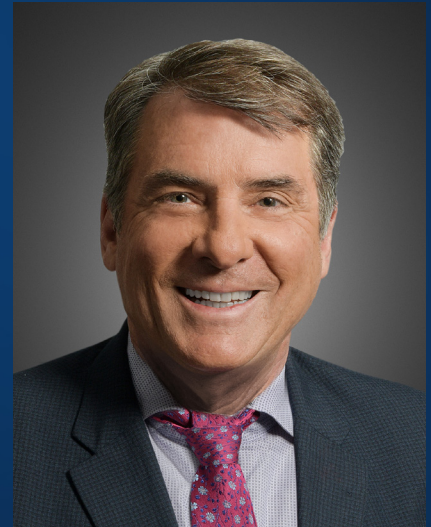
Edlund brings more than 20 years of experience in the community banking industry. Most recently, Edlund served as San Antonio Market President for Amarillo National Bank, where he launched its San Antonio presence in 2020.

Prior to Amarillo National Bank, he spent time with some of San Antonio's most established banks. His experience includes senior commercial lending roles at Jefferson Bank, Broadway Bank, and IBC Bank, where he built and managed diverse business and commercial real estate lending and deposit portfolios. Edlund holds a BBA in Finance from UTSA, is a graduate of the Southwestern Graduate School of Banking at SMU and earned a post graduate certificate in Artificial Intelligence and Machine Learning: Business Applications from the UT Austin McCombs School of Business.

"Travis' experience building commercial portfolios, developing bankers, deepening community ties, and his desire to build a meaningful franchise in his hometown aligns squarely with PlainsCapital's culture, values, and vision," Heflin said. "We are



Travis Edlund
San Antonio Region Chairman



Mike Molak
San Antonio Region Chairman - Retired

focused on relationship banking and local decision making in our San Antonio market as we seek to be one of the preeminent commercial-focused community banks in Texas."

PlainsCapital Bank has a well-established presence in the San Antonio market, backed by a trusted brand and an exceptional team of bankers. In today's climate of widespread bank consolidations across Texas, the need for a commercial-focused institution that prioritizes service and relationships has never been greater. Edlund's arrival marks a pivotal moment—serving as a catalyst to expand PlainsCapital's presence in this key region.

"I am excited to join PlainsCapital as it begins a new chapter in San Antonio," Edlund said. "I look forward to working with our talented team to elevate PlainsCapital's market presence and expand our commitment to serving local businesses and families."



HILLTOPSECURITIES CLIENTS WIN DEALS OF THE YEAR

HilltopSecurities' recognition as one of the top municipal advisors in the nation was demonstrated once again, as two of the firm's clients won 2025 regional Deal of the Year Awards from The Bond Buyer. HilltopSecurities clients have now won 34 Deals of the Year.

The Dallas Fort Worth International Airport (DFW) and its owner cities, Dallas and Fort Worth, were recognized as the winner of the 2025 Southwest Region Deal of the Year, while the New York Energy Finance Development Corporation (NYEFDC) was recognized as the winner of the Northeast Region Deal of the Year. HilltopSecurities served as lead financial advisor on the DFW transaction, along with Estrada Hinojosa, and served as financial advisor on the NYEFDC transaction.

"We're excited to congratulate our clients for being recognized with these 2025 Deal of the Year Awards," said HilltopSecurities President and CEO Brad Wings. "This recognition is another example of HilltopSecurities' deep experience in the municipal market and our more than 80 years of leadership in municipal finance."

Southwest Region Deal of the Year

The Southwest Region Deal of the Year recognized DFW's \$1.967 billion revenue bond offering in September, which represented its

largest single-day financing and the largest airport revenue bond sale since 2018.

"This marks the second consecutive year that DFW Airport has been recognized with the Southwest Region Deal of the Year, and we're extremely proud to work with such an important and innovative client to help them accomplish their financing goals," said Mike Bartolotta, HilltopSecurities' Co-Head of Public Finance.

Northeast Region Deal of the Year

The Northeast Region Deal of the Year recognized a \$944.15 million issuance of energy supply revenue bonds issued by the NYEFDC, an entity created by the New York Power Authority (NYPA) for the transaction. The bonds prepaid 30 years of electricity for the NYPA—saving 10% for the authority's customers—and marked the first-ever prepaid energy deal priced in New York. The bonds were rated A1 by Moody's Ratings.

"It was a privilege to work with the New York Power Authority on this complex transaction that served to deliver substantial savings to energy customers in the state," said David Medanich, HilltopSecurities' Co-Head of Public Finance. "It demonstrates that it's possible to achieve extremely positive outcomes when talented teams think outside the box to reach a common goal."

CARE IN ACTION: HILLTOP'S 2025 COMMUNITY IMPACT

In 2025, employees from across the Hilltop enterprise came together to give back in meaningful ways. In total, 548 volunteers volunteered 1,588 hours with nonprofits and community organizations. From hands-on service to charitable giving, their efforts showed what's possible when generosity turns into action.

Supporting Education and Youth Services

For the fourth consecutive year, Hilltop partnered with Dallas Independent School District (DISD) to sponsor the Hilltop Entrepreneurship Challenge, a "Shark Tank" style competition that serves as the capstone project for DISD entrepreneurship students. Employees volunteered as mentors, helping students sharpen their ideas and prepare their presentations. This year's competition included 71 student teams, with 30 Hilltop employees serving as judges. In the end, 21 teams advanced to the regional competition, gaining valuable experience and feedback along the way.

Hilltop also strengthened its partnership with DISD by contributing \$65,600 to the Dallas Education Foundation in support of the district's Career and Technical Education program, which provides students with career-focused coursework and hands-on learning experiences.

During back-to-school season, Hilltop employees volunteered with Community Partners of Dallas, preparing backpacks and organizing school supplies for students in need. Employees also donated \$1,275 and several boxes of supplies, and Hilltop contributed \$5,000 to help more students start the year ready to learn.

Fighting Hunger Across North Texas

Hunger relief remained a major focus in 2025. Hilltop and PlainsCapital Bank deepened their longstanding partnership with the North Texas Food Bank (NTFB) through volunteer service, employee donations, and a new three-year, \$225,000 pledge – enough to provide more than 675,000 meals through 2027.

As part of the pledge, PlainsCapital Bank sponsored a new NTFB semi truck, which now delivers food daily across the food bank's 13 county service area. Employees also volunteered at NTFB's distribution center and took part in a holiday Virtual Food Drive to help stock shelves during one of the organization's busiest times of the year.

Answering the Call During Times of Crisis

When communities faced unexpected hardship, Hilltop employees stepped up.

After the devastating wildfires in California, employees donated more than \$13,000 to organizations providing emergency aid and recovery support, including the California Fire Foundation's Wildfire & Disaster Relief Fund, World Central Kitchen, and The Salvation Army. With Hilltop's matching contribution, total support reached over \$26,300. Closer to home, employees rallied for victims of flash flooding in the



Texas Hill Country. In just two weeks, hundreds of employees donated more than \$38,000 to the Kerr County Flood Relief Fund. With Hilltop's matching donations and additional corporate support, total contributions reached \$87,341 for affected families and first responders.

A Week Dedicated to Service

In April, Hilltop hosted its first official Volunteer Week. Nearly 90 employees volunteered more than 170 hours at organizations across the Dallas-Fort Worth area, including Genesis Benefit Thrift Store, Greenspace Dallas, the Stewpot Food Pantry, American Cancer Society's Hope Lodge, and United Way of Metropolitan Dallas. Volunteers organized donated items, cleaned up green spaces, prepared meals for cancer patients, and assembled STEM kits for local students.

Showing Up for Health and Wellness

Throughout the year, employees supported health focused initiatives, including the American Heart Association. Employees and their families participated in the Dallas Heart Walk to raise awareness about heart disease and stroke. Together, they raised more than \$12,000 to support lifesaving research, CPR education, and programs that promote equitable health outcomes.

Looking ahead, Hilltop remains committed to investing in the communities it serves.

"Our employees showed incredible care and dedication throughout 2025," said Kaitlyn Ledford, Hilltop Holdings Director of Community Relations and Corporate Events. "We're excited to continue that work and support organizations that strengthen the places we call home."



HILLTOPSECURITIES SUPPORTS MUNICIPAL FINANCE PROGRAMS AT UNIVERSITY OF CHICAGO AND UNIVERSITY OF TEXAS

As one of the nation's leading municipal investment banks—celebrating its 80th Anniversary this year—HilltopSecurities is committed to investing in the industry's future. The firm is putting that commitment into action through its involvement with two innovative university programs focused on the municipal finance industry.

HilltopSecurities is a dedicated supporter of the Harris School of Public Policy's Center for Municipal Finance at the University of Chicago and, more recently, The Lyndon B. Johnson School of Public Affairs' Center on Municipal Capital Markets at the University of Texas at Austin.

"It's a privilege to have the opportunity to help students better understand the business of municipal finance, but more importantly, to help them appreciate how fulfilling it is to work in an industry that has such a profound, positive impact on our communities," HilltopSecurities President and CEO Brad Wings said. "In addition, these programs serve as important advocates for our industry and provide impactful research that can benefit public finance professionals, municipal issuers, and the broader public."

Harris School of Public Policy's Center for Municipal Finance

HilltopSecurities has long supported the Center for Municipal Finance at the University of Chicago through in-person lectures, roundtable discussions, and other opportunities for collaboration. In addition, the firm's Chairman Emeritus, Hill Feinberg, has served on the Center's advisory board. In 2019, the Harris School of Public Policy recognized Feinberg and HilltopSecurities by naming a team room in the school's Keller Center in their honor.

More recently, the Center launched a new Careers in Municipal Finance course. Last fall, Wings was joined by Chief Administrative Officer Clare Graca, Head of Public Policy and Municipal Strategy Tom Kozlik, and Investment Banker Allison Pink on a visit to the school to help launch the new course. After spending an afternoon meeting with students, faculty, and staff, the group hosted a roundtable for second-year graduate students. That evening, Wings (joined by Kozlik and Pink) kicked off the fall semester by serving as the first lecturer of the Careers in Municipal Finance course.

LBJ School of Public Affairs Center on Municipal Capital Markets

Launched in 2024, the Center on Municipal Capital Markets is a relatively new program at the University of Texas at Austin, and HilltopSecurities has been involved from the beginning. HilltopSecurities Senior Managing Director John Martin serves on the Center's advisory council and recently joined HilltopSecurities Co-Heads of Public Finance David Medanich and Mike Bartolotta, along with Wings, Graca, and Kozlik for a half-day roundtable at the school.

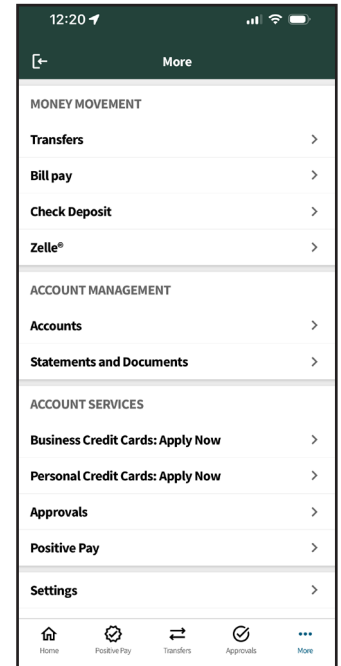
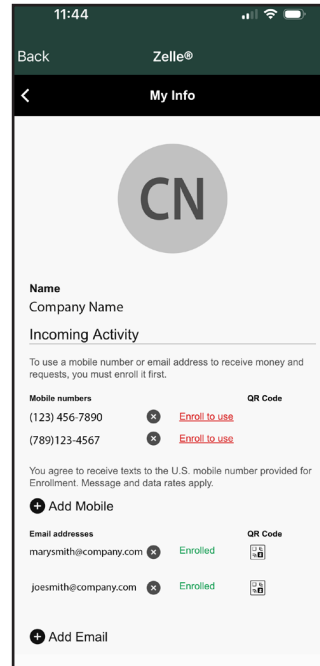
The firm plans to expand its support of the program, with Kozlik scheduled to serve as a guest lecturer this spring. In addition, two students from the program will be serving as summer interns at HilltopSecurities this year. "We're excited about the opportunity to work closely with the Center on Municipal Capital Markets to support the next generation of public finance professionals and to advocate for the larger industry," Martin said.

PLAINSCAPITAL BANK INTRODUCES ZELLE® FOR BUSINESS

Business customers can now use Zelle® for making payments from their PlainsCapital account. The same convenient tool that individuals rely on to pay their friends and family can now be used to send and receive payments from customers and vendors. Zelle® can be used through Business Online Banking and on the Business Mobile Banking app. Over 100 million people and businesses are already enrolled with Zelle®, so businesses can send or receive money from someone even if they don't bank with PlainsCapital.

Making business payments with Zelle® is easy and secure. With just a few taps, businesses can pay suppliers and vendors and receive money from customers. Unlike check payments, which can take days to clear, Zelle® payments are credited directly to your account, often within minutes. Bank account information remains secure—businesses only need an email address or a U.S. phone number to enroll with Zelle®.

Contact your PlainsCapital representative for more information about getting enrolled with Zelle® for your business.



HOW PRIMELENDING READS THE MARKET TO GUIDE CONFIDENT DECISIONS

Helping customers feel confident about home financing requires more than watching mortgage rates alone. Every rate movement reflects a broader economic story shaping affordability, timing, and long-term housing demand. That's why PrimeLending tracks several leading indicators that provide early insight into where borrowing conditions may be heading, and what that means for today's homebuyers.

Looking Beyond Today's Mortgage Rates

One of the clearest signals is the 10-year Treasury yield, which often serves as a benchmark for mortgage pricing. Because mortgage loans typically move alongside long-term Treasury trends, shifts in the 10-year yield can signal potential changes in affordability and buyer readiness before they fully reach the market.

Why Inflation Still Matters

Inflation data, particularly the Consumer Price Index and Personal Consumption Expenditures, plays a central role in rate movement.

When inflation cools, pressure on mortgage rates may ease. When it rises, borrowing costs can face upward momentum. Tracking these trends helps provide context around why rates move, not just when they do.

The Role of Jobs and Economic Confidence

Labor market indicators, including Non-Farm Payrolls and unemployment data, offer insight into overall economic health. Strong employment often supports homebuyer confidence, even if it keeps rates elevated, while signs of softening can shift investors toward Treasury bonds, which may help mortgage rates improve over time.

Watching the Market's Next Move

Markets often react to expectations around future Federal Reserve policy well before official announcements. Monitoring investor sentiment, bond activity, and financial signals helps provide a forward-looking view of how mortgage conditions may evolve.

What This Means for Customers

No single report defines the housing market. But together, these indicators help PrimeLending interpret the bigger picture and deliver informed, steady guidance — helping customers navigate changing conditions with greater clarity and confidence.

SEIZING AN OPPORTUNITY: MOMENTUM INDEPENDENT NETWORK LAUNCHES FINANCIAL INSTITUTION SERVICES

For decades, banks and credit unions have established networking agreements with broker-dealers to offer customers access to a financial advisor. Over the past 15 years the number of third-party broker-dealers serving depositories has consolidated into a few national firms focused on larger banks.

For community banks and credit unions with under \$5 billion in deposits, who is supporting their investment service programs? That's a question HilltopSecurities' President and CEO Brad Winges posed to Scott McCaffrey, Head of Momentum Independent Network (MIN).

Enter Momentum Financial Institution Services. Led by experienced business development and relationship manager Michael Forster, with strategic oversight by McCaffrey, the division provides a full suite of brokerage and investment advisory services for investment programs at community banks and credit unions.

Momentum Financial Institution Services' mission is to be the most trusted firm to community banks and credit unions, providing the expertise and capabilities needed to overcome investment program challenges—from addressing profitability and driving sustainable growth while navigating the transition from an aging financial advisor workforce to the next generation of advisors.

"This division will be a true disruptor. The market is clearly signaling a need for a viable support option as the service gap is widening for smaller community programs," Forster said. "Momentum is one of only a few firms capable of meeting the diverse needs of community banks and credit unions."

Putting the Plan in Motion

Having identified a key opportunity, the next step was to position the division to effectively support community banks and credit unions that have long been underserved.

"Many institutions want to enhance their investment services offering but aren't sure where to begin," Forster said. "Our team takes a deep dive into their business, looks under the hood, and ensures that the key

metrics of profitability, growth, and client experience are firmly in place."

Another facet is that branch foot traffic at these institutions has substantially decreased over the past 10 to 15 years.



Michael Forster
Business Development and
Relationship Manager

"There are thousands of institutions facing lower branch traffic, and it really raises a simple question: How do you help financial advisors grow inside organizations where growth has stalled and branch referral rates have flattened?" Forster said.

Forster noted that a significant number of these institutions don't even offer an investment services program today. He often hears from organizations that tried to launch one in the past but struggled to make it successful. Others are interested in offering investment services but feel unsure about how to begin or what the right structure should look like.

"We see this as a blue ocean opportunity," Forster said. "We believe our approach gives community banks and credit unions exploring a de novo investment services program a clear path to driving meaningful non-interest

income."

The Firm of Choice

"Our goal is to become the third party marketer of choice for community banks and credit unions and we recognize that achieving that will take time," Forster said. "As we build toward that vision, we're focused on addressing the needs that their current providers aren't meeting—creating meaningful value for the them and, in turn, new opportunities for our division."

"It's not simply a grab for market share," he added, noting that he and the division's leadership team are committed to being pragmatic and pursuing relationships that make sense for both sides. "I'm excited about our vision and thankful for the opportunity to put it into action. It's a privilege to share our story and help community banks and credit unions strengthen their investment programs for the long-term."

THREE HILLTOPSECURITIES MUNICIPAL FINANCE PROFESSIONALS ELECTED TO SMITH'S 2025 MUNICIPAL ANALYSTS ALL-STAR TEAM

In December, three HilltopSecurities municipal finance professionals were named to Smith's Research and Gradings' (Smith's) 2025 Municipal Analysts All-Star Team. This also marks the fourth year HilltopSecurities ranked among the top 10 in Smith's All-Star Team rankings, placing No. 9.

Tom Kozlik, Head of Public Policy and Municipal Strategy, earned First Team honors in the Generalist category and Third Team recognition in both the Municipal Strategist and Sell-side Director of Research categories. This is his eighth consecutive year on the First Team in the generalist category, his sixth year on the sell-side director of research list, and his first year being recognized in the municipal strategist category.

Yaffa Rattner, Head of Municipal Credit, was selected to Smith's Second Team in the High Yield Generalist category. This marks her



Tom Kozlik
Head of Public Policy and
Municipal Strategy



Yaffa Rattner
Head of Municipal Credit



Doug Nelson
Municipal Credit Analyst

ninth consecutive year as a Smith's All-Star in the High Yield, Senior Living or Charter School categories.

Doug Nelson, Municipal Credit Analyst, was named to the Third Team in the Transportation – Airports category, earning All-Star recognition for the eighth year in a row.

Founded in 1992, the Smith's All-Star Municipal Analyst Team is widely regarded as one of the municipal market's most prestigious honors. The 2025 ballot featured more than 315 analysts from over 85 firms, with more than 1,000 institutional investors participating in the selection process.

"These awards reflect the exceptional work Tom, Yaffa, and Doug do every day," said HilltopSecurities President and CEO Brad Wings. "We're proud to see their efforts recognized across the industry and grateful for the value they bring to the communities and institutions we serve."

PRIMELENDING MULTICULTURAL LENDING LAUNCHES NEW SLOGAN

At PrimeLending, homeownership isn't just a transaction—it's a turning point. For 40 years, PrimeLending has helped families across every community achieve their dreams through trusted guidance, personalized support, and a wide range of smart home financing solutions. And to help drive this sentiment home, the PrimeLending Multicultural Lending (MCL) team has debuted a new slogan: Empowering Dreams. Shaping Futures.

This new slogan captures PrimeLending at its core—who it is, what it believes, and how it serves. It reflects the company's deep commitment to helping every homebuyer find their path to homeownership with

confidence, clarity, and care—regardless of background, budget, or experience.

As part of the initiative, led by the PrimeLending MCL Team and Advisory Council, the slogan "Empowering Dreams. Shaping Futures." was carefully crafted and vetted to ensure it spoke to PrimeLending's audience. When put in front a focus group, the majority of participants said this new slogan felt hopeful, personal, and motivating.

The second piece of this initiative is PrimeLending's internal awareness campaign. Through focused training, community partnerships, and inclusive marketing support, MCL empowers every team member to build stronger relationships, expand their reach, and reflect the values that define PrimeLending.

Homeownership strengthens families and communities. By making lending more inclusive and approachable, PrimeLending is empowering dreams and shaping futures—one home, one borrower, one neighborhood at a time.



CUSTOMER TESTED. CUSTOMER APPROVED. *WHAT HOMEOWNERS SAID ABOUT THE PRIMELENDING EXPERIENCE*

Every home has a story, and behind every closing is a team committed to making one of life's biggest moments feel clear, confident and supported. In 2025, nearly 6,000 PrimeLending customers who closed a loan shared their feedback through an independent survey administered by STRATMOR Mortgage CX. Their responses tell a story PrimeLending is incredibly proud of, a story about trust.

Customers gave PrimeLending a 97% customer service rating, while 96% said they would recommend the company and 97% said they would choose it again.¹ For homeowners, those numbers represent more than statistics. They reflect real experiences built on clear communication, dependable guidance, and a process designed to feel organized and transparent from application to closing.

That commitment to service also earned national recognition. PrimeLending was named 2025 Best-in-Class Lender for Overall Satisfaction² in the large independent lender category by MortgageCX, topping six key areas that shape the home loan journey, including Loan Originators, Processors, Online Tools, Application Process, and Net Promoter Score. Together, these honors highlight a consistent experience where personal expertise and digital ease work hand in hand.

"Today's homebuyers expect personal expertise and easy-to-use digital tools to work seamlessly together," said Steve Thompson, president and CEO of PrimeLending. "For 40 years, our focus has been making the mortgage process convenient and transparent."



Real people contribute to every percentage point. Loan originators, processors and support teams turn complex transactions into confident milestones through their dedication and care. In fact, 59 PrimeLending team members ranked among the top customer experience performers nationally through the MortgageCX Program. For customers and employees alike, these results reinforce a simple truth. Great service is not a single moment. It is a consistent commitment. After four decades of helping homeowners achieve their goals, PrimeLending continues to prove that when you put people first, trust follows.

1. Survey administered and managed by an independent third party following loan closing. Results reflect feedback from PrimeLending customers who closed loans between 01/01/25-12/31/25 and gave PrimeLending a 97% customer service rating, 96% likelihood to recommend, and 97% likelihood to use again, based on verified post-closing surveys.

2. Named 2025 Best-in-Class lender by STRATMOR MortgageCX for Overall Satisfaction, Loan Originators, Processors, Net Promoter Score, Online Tools and Application Process.

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