

FOR IMMEDIATE RELEASE

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Stone, Borders and Rinehart Join Independent Bank

McKinney, TX, Tuesday, September 21, 2010—McKinney-based Independent Bank Group and Square One Mortgage, a division of Independent Bank, announced an agreement with principals Jim Stone, Josh Borders and Eddie Rinehart, formerly of Austin-based Treaty Oak Mortgage, to join Independent Bank's mortgage team effective immediately. This transaction comes on the heels of the recent announcement of Independent Bank's acquisition of Town Center Bank (Coppell, TX) and impending acquisition of First Bank (Farmersville, TX).

Johnny Galyean, Senior Vice President of Independent Bank's mortgage team said, "We are extremely pleased to welcome Jim, Josh and Eddie as we enlarge our footprint across Texas. This dynamic team has a proven reputation for delivering a level of service that is indisputably exceptional. We share a common commitment to excellence and to providing highly personalized customer care...and we feel privileged that their entire mortgage team has joined the Independent Bank family!"

Jim Stone concurred by saying, "Our mortgage business has grown steadily during the past six years by consistently exceeding our clients' expectations, and Josh, Eddie and I look forward to broadening our customer base throughout Texas as we grow with Independent Bank. Knowing that the bank shares the same commitment to customer service makes this a perfect fit."

Under the high-touch approach of Stone, Borders and Rinehart, their mortgage origination team has built a strong presence in the Austin market since 2004. As a result of the additions of these key players in a strong market, Austin-area Independent Bank clients will now

have local access to superior mortgage bankers. Independent Bank's mortgage department offers a full range of mortgage products including VA, FHA, conventional, jumbo, interim construction loans and investment property loans.

Nearing the billion dollar asset level, Independent Bank is growing as a formidable, regional presence in the state, and as a result, will provide greater opportunities for professional growth for nearly 300 employees in 25 locations when the pending bank acquisition is finalized. For additional information, please visit www.independent-bank.com or contact Johnny Galyean at 972.569.8677.

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