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For immediate release

CapStar Enters Residential Mortgage Market *Joins with market leader Farmington Financial*

NASHVILLE, TN– Wednesday, January 29, 2014. Representatives from CapStar Bank and Farmington Financial Group signed an asset purchase agreement this morning, adding mortgage lending to CapStar’s array of products. The mortgage lending operations will be known as Farmington Mortgage, a division of CapStar Bank. Farmington will continue to process all current and future mortgage transactions, with continued emphasis on providing a superior customer experience utilizing its established and proven processes. The company will maintain its Green Hills and Cool Springs offices after the merger.

Farmington was founded by president Hart Weatherford in 2005 as a full-service home mortgage and refinance financial institution. Today it ranks in the top 15 mortgage lenders in middle Tennessee with more than 30 employees. CapStar Chief Operating Officer Dan Hogan said, “Hart will lead the mortgage group for us as Executive Vice President, and we expect him to expand his team as needed. We believe Farmington demonstrates the qualities that make this a great match for us—responsiveness and a high level of customer service. We look forward to incorporating their leadership and expertise to address the residential mortgage needs of our clients.” Farmington co-owner Billy Hamburg will serve as Senior Vice President of Operations.

Weatherford said, “Farmington will continue to offer the most flexible and aggressive mortgage platform in Middle Tennessee. We are extremely excited about the partnership with CapStar, as it gives the combined company unlimited resources for consumers in this lending environment. CapStar and Farmington have a long history of working well together. This partnership was the next logical step.” The transition for Farmington employees and customers is expected to be seamless as mortgage processes will not change with the completion of the merger.

Founded in July, 2008, CapStar grew to more than \$1 billion in assets in fewer than five years. The expansion into the residential mortgage market is a strategic step in CapStar’s five-year plan.

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As of the end of December, 2013, CapStar's total assets exceeded \$1.0 billion. CapStar's headquarters are in downtown Nashville at 201 Fourth Avenue, Suite 900, with branches at 5500 Maryland Way in Brentwood; 2321 Crestmoor Road in Green Hills; 101 Springhouse Court, Hendersonville; and 885 Greenlea Blvd, Gallatin. For more information about CapStar Bank, please visit www.CapStarBank.com.

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