Texas Capital

Poured Concrete Contractor

CASE STUDY

POURED CONCRETE

$3.2mm

Commercial Term Loans + Line of Credit

Houston, TX
October 2025

Business Description	Poured Concrete Contractor
Location	Houston, Texas
Closing Date	October 2025
Origination Source	Existing Texas Capital Relationship
Transaction Type	Commercial Term Loans + Line of Credit
Use of Proceeds	Business Acquisition and Owner-Occupied Real Estate

The Opportunity

When an established business owner who Texas Capital worked with for six years identified an opportunity to acquire a complementary specialized services business, it created the foundation for building a diversified platform with significant growth potential. The acquisition would combine two operational businesses and real estate holdings, create operational synergies and position the client for continued expansion.

The Challenge

The path forward presented several obstacles:

- Aggressive year-end closing deadline set by the seller
- Fierce competition from three other lenders actively pitching for the deal
- Need for sophisticated structuring across multiple loan components ($3.2mm business acquisition term loan, $1.2mm owner-occupied real estate term loan, $200k RLOC)
- Requirement to balance competitive pricing while maintaining strong covenant terms
- Complex relationship dynamics between multiple business entities and real estate holdings

Relationship Depth and Operational Excellence Wins

Our Business Banking relationship manager's six-year track record with the client proved decisive. Having supported the owner through a previous successful business exit, we understood his priorities, his operational philosophy and what mattered most in a financing partner.

By maintaining close communication and demonstrating deep understanding of the client's specific needs — rate and covenant structure and timeline — our credit team was able to structure a differentiated proposal. Fixed rates on the acquisition loan and the real estate financing, combined with thoughtfully designed covenants, positioned Texas Capital as the obvious choice.

The Outcome

Our closing team executed flawlessly against an aggressive year-end timeline, ensuring the transaction was closed on schedule and the client could move forward with their strategic plan without delay.

QUESTIONS ABOUT BUSINESS FINANCING FOR YOUR BUSINESS?

Reach out to our Business Banking team today or visit us at texascapitalbank.com/commercial-banking/business-banking to learn more.

We're here to turn your ambitious plans into real growth.