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BOUDREAUX TO LEAD LENDING EFFORTS FOR NEWLY FORMED ENCOMPASS HOME LENDING, POWERED BY WILSON BANK & TRUST

Experienced Mortgage Executive Joins Newly Formed Mortgage Company

NASHVILLE, TENN. – Encompass Home Lending has named Melissa Boudreaux its Director of Mortgage for the newly formed entity, a partnership between Tennessee-based Wilson Bank & Trust (WBT), Celebration Homes and Willow Branch Homes.

"We are thrilled to have Melissa Boudreaux lead the new mortgage company, and we have full confidence her strong reputation and expertise will be an asset to this organization," said John McDearman, CEO of Wilson Bank & Trust. "The formation of Encompass Home Lending allows us to partner with two companies who share our values and ethics, and under Melissa's leadership, we believe this company will provide a positive home buying experience to future residents of these communities."

Encompass Home Lending will offer home loans for all buyers of Willow Branch Homes and Celebration Homes customers, which includes 27 residential communities across Middle Tennessee.

"The combined experience of these joint entities, alongside Melissa Boudreaux's top in the industry resume, creates an efficient synergy for Encompass," said Randall Smith, owner of Celebration Homes. "By providing predictable competitive home lending prowess, filling unique customer needs and offering an exclusive family of services, this business will provide endless benefits for customers."

The new mortgage company is expected to lend \$240 million annually. The entity was first announced in December 2021 and marks the first of its kind partnership in more than a decade completed by a regional mortgage lender in Middle Tennessee.

"We have worked with Melissa for years and deeply value her strong reputation and service standards in home lending," said Bucky Ingram, Founder of Willow Branch Homes. "There is no doubt that her deep understanding of our markets coupled with her lending expertise will be the perfect fit for this business."

About Wilson Bank & Trust

Wilson Bank & Trust (www.wilsonbank.com) is a community bank established in 1987 to provide personal and professional service in a hometown setting. One of the top banks in the South in stability, products, technology, growth and earnings, WBT currently operates 29 full-service offices in nine Middle Tennessee counties, offering a full range of financial products that include secondary market mortgage loans and mobile and online banking services. Wilson Bank & Trust is a member of the FDIC_and originates loans without regard to race, color, religion, national origin, sex, handicap, or familial status.

About Celebration Homes

Celebration Homes is a private Homebuilder in Nashville, Tennessee and surrounding counties. The company is dedicated to bringing the very best new home designs and premier communities to their customers. They focus on creating new homes with "More Space and More Style" while remaining an exceptional value. They have a storied tradition of excellence in Middle Tennessee and have been one of Nashville Top 20 Home Builders from 2001 to present.

About Willow Branch Homes

Willow Branch Homes was built on a foundation of quality, exquisite design, and an open line of communication between the homeowner and the builder. That is why Willow Branch Homes is Middle Tennessee's most trusted home builder. With a local team of dedicated people that share a passion to "live better," they design and build in a way that embodies an equal balance of function and beauty.