

**WILSON**  
Bank & Trust



# A HOME TEAM *That Pulls for You!*



**An exclusive offer for Universal Builders homebuyers:**

**1%** Wilson Bank & Trust will pay  
**of the loan amount**  
toward buyer closing costs and prepaids.

**Zach Childress**

Mortgage Loan Officer • NMLS #832482

**615-232-5980**

[zchildress@wilsonbank.com](mailto:zchildress@wilsonbank.com)

[wilsonbank.com/zachchildress](http://wilsonbank.com/zachchildress)

Member  
**FDIC**  
EQUAL HOUSING  
LENDER



## **We also offer:**

Conventional/Fixed 30-Year Loans  
FHA Loans  
VA Loans  
Bridge Loans  
THDA Down Payment Assistance  
2-1 & 3-2-1 Buydown Options

## **Get started online:**

Apply online by scanning the QR code  
or go to [wilsonbank.com/zchildress](https://wilsonbank.com/zchildress)



Complete the online application as thoroughly as possible and you will be contacted directly by Zach Childress

## **Supporting documents requested to begin Pre-Approval process:**

- Two most recent paystubs
- Valid identification, such as a valid driver's license
- Last two months bank statements (include all pages, even if blank)
- W-2 from the past two years (2021 & 2022)
- If self-employed: complete tax returns and YTD financials for the past 2 years
- Original bank statements (all pages) for last 2 months on all accounts
- Executed sales contract
- Addresses and loan information for other real estate owned



Member  
**FDIC**

