

## Orchard Title of Texas, LLC

### Affiliated Business Arrangement Disclosure Statement

This is to give you notice that Orchard Title of Texas, LLC (“Orchard Title of Texas”) has business relationships with Orchard Title, LLC (“Orchard Title”), Orchard Title Agency, LLC (“Orchard Title Agency”), Orchard Home Loans, LLC (“Orchard Home Loans”), Loan Monkey, Inc. (“Loan Monkey”), Orchard Brokerage, LLC (“Orchard Brokerage”), and Orchard Insurance, LLC (“Orchard Insurance”). Specifically, Orchard Technologies, Inc. (“Orchard Technologies”) owns 100% of Orchard Brokerage and indirectly owns 100% of Orchard Title of Texas, 100% of Orchard Title, 100% of Orchard Title Agency, 100% of Orchard Insurance, 100% of Orchard Home Loans, and 100% of Loan Monkey. In addition, Orchard Title of Texas, Orchard Title, and Orchard Title Agency may select First American Title Insurance Company and/or its affiliates (“First American”) to underwrite their respective title insurance policies. An affiliate of First American holds a minority ownership interest in Orchard Technologies. Because of these relationships, this referral may provide Orchard Title of Texas, Orchard Title, Orchard Title Agency, Orchard Brokerage, Orchard Home Loans, Loan Monkey, Orchard Insurance, First American, and/or any of their principals and/or affiliates a financial or other benefit.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed providers as a condition for purchase, sale, or refinance of, or for obtaining title insurance, homeowners insurance, or settlement of your loan on, the subject property. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

Provider	Settlement Service	Charge or Range of Charges
Orchard Title, LLC	Sale/Purchase Closing Fee – Residential(Part of Bundled Rate in CO <sup>1</sup> )	\$125-\$165 (per side)
	Loan Closing Fee – Residential(Part of Bundled Rate in CO <sup>1</sup> )	\$350-\$375
	Refinance Closing Fee – Residential(Part of Bundled Rate in CO <sup>1</sup> )	\$375-\$400
	For-Sale-By-Owner Closing Fee – Residential (Part of Bundled Rate inCO <sup>1</sup> )	\$450
	Notary Signing Fee	\$100
	Document Preparation Fee (perdocument)	\$75-\$200
	Subordination Processing Fee	\$175
	E-Recording Fee (per document)	\$5-\$10
	Tax Certificate Fee (per certificate)	\$40
	Wire Fee (per wire)	\$15
	Sub-Escrow Fee	\$125
	Settlement/Escrow/Closing Fee	\$375-\$1,450
	Owner Title Insurance Premium andPolicy Endorsements <sup>2</sup>	\$63.50-\$8,650 on policiesranging from \$25,000 to \$2,000,000
Orchard Title Agency, LLC	Owner Title Insurance Premium & Policy Endorsements <sup>2</sup>	\$550-\$5,685 on policies ranging from \$25,000 to \$2,000,000
	Settlement/Escrow fee	\$375-\$1,450 (per side)

	Subordinate Lien Settlement/Escrow Fee	\$175
	Document Preparation Fee (per document)	\$75-\$200
	E-Recording Fee (per document)	\$5-10
	Tax Certificate Fee (per certificate)	\$40
	Wire Fee (per wire)	\$15
	Courier/Overnight Fee (per occurrence)	\$12-\$35
Orchard Brokerage, LLC	Buyer/Listing Representation and Brokerage Fee	1.5-6.9%
Orchard Home Loans, LLC <sup>3</sup>	Origination Fee	0-3% of loan amount
Loan Monkey, Inc. <sup>4</sup>	Underwriting Fee	\$999
	Processing Fee	\$245
Orchard Insurance, LLC	Homeowners Insurance Premium <sup>5</sup>	\$700-\$2,200 on average nationally on policies ranging from \$150,000 to \$1,500,000 <sup>6</sup>

<sup>1</sup> Including in bundled CO Closing Fees are the following: (1) Notary Signing Fee; Document Preparation Fee (per document); (2) Subordination Processing Fee; (3) E-Recording Fee (per document); (4) Tax Certificate Fee (per certificate); (5) Wire Fee (per wire); (6) Courier/Express Fee.

<sup>2</sup> Estimated title insurance premiums reflect basic premium rates that vary by county and/or by state-specific regulation on a state-by-state basis. Each county and/or state may dictate different refinance rates or simultaneous issue discounts.

<sup>3</sup> There are often other charges imposed by parties other than Orchard Home Loans in connection with mortgage loans. Orchard Home Loans may require the use of other service providers. The actual fees charged may vary based on the size of your loan, loan program, and interest rate chosen. If you apply for a loan, you will receive a Loan Estimate that will provide you additional information regarding all anticipated charges from Orchard Home Loans and other third parties.

<sup>4</sup> Loan Monkey may require the use of other service providers. The actual fees charged may vary based on the size of your loan, loan program, and interest rate chosen. If you apply for a loan, you will receive a Loan Estimate that will provide you additional information regarding all anticipated charges from Loan Monkey and other third parties.

<sup>5</sup> As a licensed insurance producer, Orchard Insurance does not charge you any premium amount or any direct fees. The premium amount, reflected by the range above, is charged by the insurance carrier based on the policy you select, and Orchard Insurance receives a portion of the agency fee paid by the insurance carrier on that policy.

<sup>6</sup> This range of premiums is based on national averages. Homeowners insurance premiums can vary based on a number of factors including, but not limited to, location of the property, type of property and property details, deductible limits, past claims, homeowner pets, insurance carrier selected, etc.

**FACTS****WHAT DOES ORCHARD TITLE of TEXAS, LLC DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>■ Social Security number</li> <li>■ Driver's license number</li> <li>■ Other financial information provided by your lender</li> </ul>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Orchard Title of Texas, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Orchard Title of Texas, LLC share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	Yes	No
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Mail the form below</li> <li>■ Email us: <a href="mailto:compliance@orchardnationaltitle.com">compliance@orchardnationaltitle.com</a></li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
<b>Questions?</b>	7300 Lone Star Dr Suite C200, Plano, TX 75024

Mail-in Form	
	Mark any/all you want to limit: <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.
<b>Name</b>	<input type="text"/>
<b>Address</b>	<input type="text"/>
<b>City, State, Zip</b>	<input type="text"/>
<b>Mail To:</b>	Orchard Title of Texas, LLC Attn: Privacy Opt Out 7300 Lone Star Dr Suite C200, Plano, TX 75024

<b>Who we are</b>	
<b>Who is providing this notice?</b>	Orchard Title of Texas, LLC
<b>What we do</b>	
<b>How does Orchard Title of Texas, LLC protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does Orchard Title of Texas, LLC collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ request title insurance related services</li> <li>■ provide such information to us</li> <li>■ give us your contact information</li> </ul> <p>We also collect your personal information from others, such as the real estate agents or lenders involved in your transaction, sometimes from reporting agencies, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Our affiliates include financial companies such as Orchard Home Loans, LLC and nonfinancial companies such as Orchard Brokerage, LLC.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Orchard Title of Texas, LLC does not share personal information with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Orchard Title of Texas, LLC does not jointly market with non-affiliated companies.</i></li> </ul>
<b>Other important information</b>	



## Privacy Notice

**Effective:** October 1, 2019

**Notice Last Updated:** January 1, 2021

This Privacy Notice describes how First American Financial Corporation and its subsidiaries and affiliates (together referred to as “First American,” “we,” “us,” or “our”) collect, use, store, and share your information. This Privacy Notice applies to information we receive from you offline only, as well as from third parties, when you interact with us and/or use and access our services and products (“Products”). For more information about our privacy practices, including our online practices, please visit <https://www.firstam.com/privacy-policy/>. The practices described in this Privacy Notice are subject to applicable laws in the places in which we operate.

**What Type Of Information Do We Collect About You?** We collect a variety of categories of information about you. To learn more about the categories of information we collect, please visit <https://www.firstam.com/privacy-policy/>.

**How Do We Collect Your Information?** We collect your information: (1) directly from you; (2) automatically when you interact with us; and (3) from third parties, including business parties and affiliates.

**How Do We Use Your Information?** We may use your information in a variety of ways, including but not limited to providing the services you have requested, fulfilling your transactions, comply with relevant laws and our policies, and handling a claim. To learn more about how we may use your information, please visit <https://www.firstam.com/privacy-policy/>.

**How Do We Share Your Information?** We do not sell your personal information. We only share your information, including to subsidiaries, affiliates, and to unaffiliated third parties: (1) with your consent; (2) in a business transfer; (3) to service providers; and (4) for legal process and protection. To learn more about how we share your information, please visit <https://www.firstam.com/privacy-policy/>.

**How Do We Store and Protect Your Information?** The security of your information is important to us. That is why we take commercially reasonable steps to make sure your information is protected. We use our best efforts to maintain commercially reasonable technical, organizational, and physical safeguards, consistent with applicable law, to protect your information.

**How Long Do We Keep Your Information?** We keep your information for as long as necessary in accordance with the purpose for which it was collected, our business needs, and our legal and regulatory obligations.

**Your Choices** We provide you the ability to exercise certain controls and choices regarding our collection, use, storage, and sharing of your information. You can learn more about your choices by visiting <https://www.firstam.com/privacy-policy/>.

**International Jurisdictions:** Our Products are offered in the United States of America (US), and are subject to US federal, state, and local law. If you are accessing the Products from another country, please be advised that you may be transferring your information to us in the US, and you consent to that transfer and use of your information in accordance with this Privacy Notice. You also agree to abide by the applicable laws of applicable US federal, state, and local laws concerning your use of the Products, and your agreements with us.

We may change this Privacy Notice from time to time. Any and all changes to this Privacy Notice will be reflected on this page, and where appropriate provided in person or by another electronic method. **YOUR CONTINUED USE, ACCESS, OR INTERACTION WITH OUR PRODUCTS OR YOUR CONTINUED COMMUNICATIONS WITH US AFTER THIS NOTICE HAS BEEN PROVIDED TO YOU WILL REPRESENT THAT YOU HAVE READ AND UNDERSTOOD THIS PRIVACY NOTICE.**

**Contact Us** [dataprivacy@firstam.com](mailto:dataprivacy@firstam.com) or toll free at 1-866-718-0097.



### **For California Residents**

If you are a California resident, you may have certain rights under California law, including but not limited to the California Consumer Privacy Act of 2018 (“CCPA”). All phrases used in this section shall have the same meaning as those phrases are used under California law, including the CCPA.

**Right to Know.** You have a right to request that we disclose the following information to you: (1) the categories of **personal information** we have collected about or from you; (2) the categories of sources from which the **personal information** was collected; (3) the business or commercial purpose for such collection and/or disclosure; (4) the categories of third parties with whom we have shared your **personal information**; and (5) the specific pieces of your **personal information** we have collected. To submit a verified request for this information, go to our online privacy policy at [www.firstam.com/privacy-policy](http://www.firstam.com/privacy-policy) to submit your request or call toll-free at 1-866-718-0097. You may also designate an authorized agent to submit a request on your behalf by going to our online privacy policy at [www.firstam.com/privacy-policy](http://www.firstam.com/privacy-policy) to submit your request or by calling toll-free at 1-866-718-0097

**Right of Deletion.** You also have a right to request that we delete the **personal information** we have collected from and about you. This right is subject to certain exceptions available under the CCPA and other applicable law. To submit a verified request for deletion, go to our online privacy policy at [www.firstam.com/privacy-policy](http://www.firstam.com/privacy-policy) to submit your request or call toll-free at 1-866-718-0097. You may also designate an authorized agent to submit a request on your behalf by going to our online privacy policy at [www.firstam.com/privacy-policy](http://www.firstam.com/privacy-policy) to submit your request or by calling toll-free at 1-866-718-0097.

**Verification Process.** For either a request to know or delete, we will verify your identity before responding to your request. To verify your identity, we will generally match the identifying information provided in your request with the information we have on file about you. Depending on the sensitivity of the information requested, we may also utilize more stringent verification methods to verify your identity, including but not limited to requesting additional information from you and/or requiring you to sign a declaration under penalty of perjury.

**Notice of Sale.** We do not sell California resident information, nor have we sold California resident information in the past 12 months. We have no actual knowledge of selling the information of minors under the age of 16.

**Right of Non-Discrimination.** You have a right to exercise your rights under California law, including under the CCPA, without suffering discrimination. Accordingly, First American will not discriminate against you in any way if you choose to exercise your rights under the CCPA.

**Notice of Collection.** To learn more about the categories of **personal information** we have collected about California residents over the last 12 months, please see “What Information Do We Collect About You” in <https://www.firstam.com/privacy-policy>. To learn about the sources from which we have collected that information, the business and commercial purpose for its collection, and the categories of third parties with whom we have shared that information, please see “How Do We Collect Your Information”, “How Do We Use Your Information”, and “How Do We Share Your Information” in <https://www.firstam.com/privacy-policy>.

**Notice of Sale.** We have not sold the **personal information** of California residents in the past 12 months.

**Notice of Disclosure.** To learn more about the categories of **personal information** we may have disclosed about California residents in the past 12 months, please see “How Do We Use Your Information” and “How Do We Share Your Information” in <https://www.firstam.com/privacy-policy>.