

Affiliated Business Arrangement Disclosure Statement

To: Mark Williams and Beatriz Williams Property: 5707 Vestavia Dr, Houston, TX 77069

From: Orchard Brokerage, LLC Date: 06/03/2021

This is to give you notice that Orchard Brokerage, LLC (“Orchard Brokerage”) has business relationships with Orchard Title of Texas, LLC (“Orchard Title of Texas”), Orchard Title, LLC (“Orchard Title”), Orchard Homes Loans, LLC (“Orchard Home Loans”), 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 Home Loans, and 100% of Orchard Insurance. In addition, Orchard Title of Texas and Orchard Title 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 Brokerage, Orchard Title of Texas, Orchard Title, Orchard Home Loans, 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 of Texas, LLC d/b/a Perch Title of Texas, LLC | Owner Title Insurance Premium & Policy Endorsements ¹ | \$328-\$5,575 on policies ranging from \$25,000 to \$1,000,000 |
| | Settlement Fee | \$250-400 |
| Orchard Title, LLC | Sale/Purchase Closing Fee – Residential (Bundled Rate ²) | \$750 |
| | Refinance Closing Fee – Residential (Bundled Rate ²) | \$375 |
| | For-Sale-By-Owner Closing Fee – Residential (Bundled Rate ²) | \$900 |
| | Notary Signing Fee | \$100 |
| | Document Preparation Fee (per document) | \$75 |
| | Subordination Processing Fee | \$175 |
| | E-Recording Fee (per document) | \$5 |
| | Tax Certificate Fee (per certificate) | \$20 |
| Wire Fee (per wire) | \$15 | |
| Orchard Home Loans, LLC ³ | Origination Fee | 0-3% of loan amount |
| Orchard Insurance, LLC | Homeowners Insurance Premium ⁴ | \$700-\$2,200 on average nationally on policies ranging from \$150,000 to \$1,500,000 ⁵ |

¹ Estimated title insurance premiums reflect basic premium rates established by the Texas Department of Insurance. Texas may dictate different refinance rates or simultaneous issue discounts.

² Including in bundled 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.

³ There are often other charges imposed by parties other than Orchard Home Loans, LLC in connection with mortgage loans. Orchard Home Loans, LLC 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, LLC and other third parties.

⁴ 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.

⁵ 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.

ACKNOWLEDGMENT

I/we have read this disclosure form, and understand that Orchard Brokerage is referring me/us to purchase the above-described settlement service(s) from the above-named service providers and that Orchard Brokerage may receive a financial or other benefit as a result of this referral.

DocuSigned by:

ED5F5E27B5C8401 Signature _____ 06/03/2021 _____
Date

DocuSigned by:

C6767E082514466 Signature _____ 06/03/2021 _____
Date