

Orchard

MORTGAGE

NMLS #1817479

Lower your monthly payments

Save on your monthly mortgage payments with Orchard Mortgage's 1-0 Buydown Program.



HOW YOU SAVE

Our 1-0 Buydown Program allows you to temporarily lower your mortgage rate by 1% for the first year of your loan – this could equate to over \$3,000 in savings. After the first year, you also have the option to refinance for free with Orchard Mortgage.*

HOME PURCHASE \$500,000		LOAN AMOUNT \$400,000 20% down payment		RATE 6.875% (7.064 APR)	
YEAR	EFFECTIVE RATE	MONTHLY PRINCIPAL + INTEREST	YOUR MONTHLY PAYMENT	YOUR MONTHLY SAVINGS	YEARLY SAVINGS
1	5.875%	\$2,628	\$2,366	\$262	\$3,144
2+	6.875%	\$2,628	\$2,628	\$0	\$0

Disclaimer: Applies to conventional loans only. Applicants must meet credit and other requirements. Purchase price, rates, monthly payments, and any potential savings displayed in this document are for informational purposes only. Payment information does not include applicable taxes, insurance, or fees. Market rates are derived from FreddieMac.

* Restrictions apply. Please ask your Loan Officer for details.

WHY IT'S GREAT

- 1 Reduce your overall monthly expenses
- 2 Use the savings on other items (furniture renovations, etc.)
- 3 Ease into higher payments or refinance without fees. Ask us how!

Getting started is easy!

Complete an application at OrchardMortgage.com or contact us at (888) 627-0677



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All loans subject to underwriting guidelines or investor approval. Other restrictions may apply. This is not an offer of credit or commitment to lend. Orchard Mortgage LLC, 3300 N. Interstate 35, Suite 02-111 Austin, TX 78705. (888) 627-0677



SCAN FOR ORCHARD'S AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE

Orchard Mortgage, LLC is an affiliate of Orchard Brokerage, LLC