

Save hundreds of dollars a month when you buy from Orchard

Reduce your mortgage rate by as much as 0.75%*, when you work with Orchard Mortgage as your lender on an Orchard-listed property.

How it works



When you use Orchard Mortgage to purchase a property listed by Orchard, you will receive a rate discount up to:

- ▶ 0.5% for a conventional loan
- ▶ 0.75% for a jumbo loan

RATE DISCOUNT EXAMPLE

LOAN AMOUNT	LOAN TYPE	RATE
\$500,000	30-year fixed rate	7.25% (APR 7.49%)**

- ✓ Orchard Mortgage lowers your mortgage rate by -0.5%
- ✓ Your new mortgage rate is now 6.75% (APR 6.92%)
- ✓ Going forward, you save **\$169 each month** on your mortgage payment***
- ✓ And **save over \$60,000 on the lifetime of your loan****

** Example rate as of 5/31/2024. ***Savings information does not include applicable taxes, insurance, or fees.



Let's get started!

Scan the QR code to learn more or contact our team at hello@orchardmortgage.com



NMLS #1817479

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

* Benefits only available for financing using a conventional or jumbo loan. Restrictions apply: Speak with an Orchard Mortgage Loan Officer for more details

Orchard Brokerage, LLC

Affiliated Business Arrangement Disclosure Statement

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 Title Agency, LLC (“Orchard Title Agency”), Orchard Homes Loans, LLC (“Orchard Home Loans”), Orchard Mortgage, LLC (“Orchard Mortgage”), 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 Home Loans, 100% of Orchard Mortgage, and 100% of Orchard Insurance. 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 Brokerage, Orchard Title of Texas, Orchard Title, Orchard Title Agency, Orchard Home Loans, Orchard Mortgage, 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	Owner Title Insurance Premium & Policy Endorsements ¹	\$328-\$9,905 on policies ranging from \$25,000 to \$2,000,000
	Settlement/Escrow Fee	\$450-\$650 (per side)
	Subordinate Lien/Settlement Escrow Fee	\$175
	Document Preparation Fee (per document)	\$75-\$250
	E-Recording Fee (per document)	\$5
	Tax Certificate Fee (per certificate)	\$55
	Wire Fee (per wire)	\$15
	Mobile/Remote Online Notary Fee	\$80-\$150
	Courier/Overnight Fee (per occurrence)	\$12-\$35
Orchard Title, LLC	Sale/Purchase Closing Fee – Residential (Part of Bundled Rate in CO)	\$140-\$190 (per side)
	Loan Closing Fee - Residential (Part of Bundled Rate in CO ²)	\$350-\$450
	Refinance Closing Fee – Residential (Part of Bundled Rate in CO ²)	\$375-\$400
	For-Sale-By-Owner Closing Fee – Residential (Part of Bundled Rate in CO ²)	\$450
	Notary Signing Fee Mobile Notary Fee Remote Online Notary Fee	\$100 \$120 \$80
	Document Preparation Fee (per document)	\$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 (per side)
	Owner Title Insurance Premium and Policy Endorsements ³	\$63.50-\$8,650 on policies ranging from \$25,000 to \$2,000,000
Orchard Title Agency, LLC	Owner Title Insurance Premium & Policy Endorsements ³	\$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
	Mobile/Remote Online Notary Fee	\$80-\$150
	Courier/Overnight Fee (per occurrence)	\$12-\$35
Orchard Home Loans, LLC ⁴	Origination Fee	0-3% of loan amount
Orchard Mortgage, LLC ⁵	Underwriting Fee	\$999
	Processing Fee	\$245
Orchard Insurance, LLC	Homeowners Insurance Premium ⁶	\$700-\$2,200 on average nationally on policies ranging from \$150,000 to \$1,500,000 ⁷

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 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.

³ 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.

⁴ 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.

⁵ Orchard Mortgage 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 Mortgage and other third parties.

⁶ 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.

⁷ 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.