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Affiliated Business Arrangement Disclosure Statement

To: Joan Dimas Property: 5106 Ridge Manor Dr, Houston, TX 77053

From: Orchard Brokerage, LLC Date: 11/09/2026 | 5:57 PM PST

This is to give you notice that Orchard Brokerage, LLC has business relationships with Orchard Brokerage of California, Inc. doing business as Orchard Brokerage Orchard Title of Texas, LLC ("Orchard Title of Texas"), Orchard Title, LLC ("Orchard Title"), Orchard Title Agency, LLC ("Orchard Title Agency"), Orchard Escrow of California Inc. ("Orchard Escrow of CA"), Brightwater Title of Texas, LLC ("Brightwater Title of Texas"), CRF Services, LLC doing business as CRF Closing Services ("CRF Services"), 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, LLC and indirectly owns 100% of Orchard Brokerage of California, Inc, 100% of Orchard Title of Texas, 100% of Orchard Title, 100% of Orchard Title Agency, 100% of Orchard Escrow of CA, 100% of Brightwater Title of Texas, 100% of CRF Services, 100% of Orchard Home Loans, 100% of Orchard Mortgage, and 100% of Orchard Insurance. In addition, Orchard Title of Texas, Orchard Title, Orchard Title Agency, and Brightwater Title of Texas 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, LLC, Orchard Brokerage of California, Inc., Orchard Escrow of CA, Orchard Title of Texas, Orchard Title, Orchard Title Agency, Brightwater Title of Texas, CRF Services, 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]	$308-$9,905 on policies ranging from $25,000 to $2,000,000
	Settlement/Escrow Fee	$450-$775 (per side)
	Subordinate Lien/Settlement Escrow Fee	$250
	Document Preparation Fee (per document)	$75-$250
	E-Recording Fee (per document)	$$6-$10
	Wire Fee (per wire)	$15
	Courier/Overnight Fee (per occurrence)	$$25-$50
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

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	For-Sale-By-Owner Closing Fee – Residential (Part of Bundled Rate in CO[2])	$450
	Notary Signing Fee	$100
	Document Preparation Fee (per document)	$75-$200
	Subordination Processing Fee	$175
	E-Recording Fee (per document)	$6-$10
	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)) for AZ transactions over $1m, add $50 per $50k
	Subordinate Lien Settlement/Escrow Fee	$175
	Document Preparation Fee (per document)	$75-$200
	E-Recording Fee (per document)	$5-10
	Wire Fee (per wire)	$15
	Courier/Overnight Fee (per occurrence)	$25-$50
Orchard Escrow of California, Inc.	Sale Escrow Fees	$150 - $600 base fee (per side) plus $1.50-$3.00 per $1,000 of sales price (per side) with a $750 - $1,500 minimum (inclusive of base fee) per side. Base fee and minimum vary by region.
	Loan/Refinance Escrow Fees	$450 flat rate or variable rate of $1.00 per $1,000 of the loan amount
	Document Prep/Processing Fees	$200 -$1,200
	Loan Tie-In Fee	$150 - 1% of the loan amount
	Courier/Overnight/Archive Fees	$90 - $450
Brightwater Title of Texas, LLC	Owner Title Insurance Premium & Policy Endorsements[1]	$308-$9,905 on policies ranging from $25,000 to $2,000,000
	Settlement/Escrow Fee	$450-$775 (per side)
	Subordinate Lien/Settlement Escrow Fee	$250
	Document Preparation Fee (per document)	$75-$250
	E-Recording Fee (per document)	$$6-$10
	Wire Fee (per wire)	$15
	Courier/Overnight Fee (per occurrence)	$$25-$50
Orchard Brokerage of California, Inc.	Buyer/Listing Representation & Brokerage Fee	1.5-5%
CRF Services, LLC	Tax Certificate Fee (per certificate)	$50-$100
	Mobile Notary Fee/Remote Online Notary Fee	$80-$250
Orchard Home Loans, LLC[4]	Origination Fee	0-3% of loan amount

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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) Wire Fee (per wire); (5) 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.

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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:
Joan Dimas
B8074411630947A...

Signature

11/09/2026 | 5:57 PM PST

Date

Signed by:
E6C8E9B28B4C4A7...

Signature

11/10/2026 | 12:44 PM PST

Date

Signature

Date

Signature

Date