

Lower your monthly payments

Orchard
MORTGAGE

NMLS #1817479

With Orchard, you'll save upfront: Our 2-1 Buydown Program lets you temporarily lower your mortgage rate for the first two years of your loan. And when you're ready, you can refinance with no fees.

Orchard helps cover the cost* to lower your rate by 2% in year one and 1% in year two. In year three, your rate returns to the original amount. But if rates drop, you're covered with our no-fee refinance to lock in a lower rate. Save more now and buy with confidence.

\$10,932
Total mortgage savings after 2 years

HOW YOU SAVE WITH A 2-1 BUYDOWN



HOME PURCHASE
\$600,000



LOAN AMOUNT
\$480,000 20% down payment



RATE
6.50% 6.667% APR

YEAR	RATE	MONTHLY PRINCIPAL + INTEREST	YOUR MONTHLY PAYMENT	YOUR MONTHLY SAVINGS	TOTAL SAVINGS
1	4.50%	\$3,034	\$2,432	\$602	year one \$7,224
2	5.50%	\$3,034	\$2,725	\$309	+ year two \$3,708
3	6.50%	\$3,034	\$3,034	\$0	total \$10,932

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

HOW IT WORKS

Orchard will provide up to \$6,000 to the upfront cost for the buydown, paid at closing to cover the difference in interest payments to the lender. Any additional cost for the buydown can be covered by you, the seller, or your agent.

WHY IT'S GREAT

- Reduce your overall monthly expenses
- Use the savings on other items (furniture, renovations, etc.)
- Ease into higher payments or refinance without fees → [ask us how!](#)

* Orchard Mortgage will contribute up to \$6,000 toward the cost of the temporary rate buydown. This offer is subject to loan approval, eligibility requirements, and other terms and conditions. Not all borrowers will qualify. Please consult with your Orchard Mortgage Loan Officer for details specific to your loan.



Let's get started!

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



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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

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