

DUAL CAPACITY DISCLOSURE

MLO: Evan Hitch

MLO NMLS ID: 26716178

Borrower(s) is/are hereby informed and expressly acknowledge the following: the real estate sales agent Evan Hitch, hereinafter referred to as “agent”, is also associated with **Orca Home Loans LLC** and is acting in the dual capacity as both a licensed mortgage loan originator and a licensed real estate sales agent and shall receive compensation from the real estate sales transaction and separate compensation for arranging the financing of the mortgage loan.

Borrower(s) are under no obligation to allow their real estate sales agent to initiate or submit the Borrower(s)' loan package to any mortgage lender, broker, banker, or investor. Mortgage brokers and other loan originators cannot offer loans from all funding sources and cannot guarantee the lowest price or best terms available in the market but will attempt to obtain the best terms available within the mortgage loan market for Borrower(s) specific home financing needs.

There may be other mortgage loan providers available with similar services and lower rates and/or fees. Borrower(s) are free and encouraged to contact various lenders to determine they are receiving the best service and rates and the lowest fees for those services. A comparative analysis of providers' services, rates and fees is recommended prior to deciding on which lender to use.

ACKNOWLEDGEMENT

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above and receiving a copy of this disclosure on the date indicated below.

Borrower Signature: _____

Borrower Name Print: _____

Date: _____

Borrower Signature: _____

Borrower Name Print: _____

Date: _____