

Loan Services

Umpqua Bank is committed to providing the information you need to manage your account. An overview of other services that come with your loan is provided below. This schedule provides general information on common costs that could be associated with servicing a consumer, small business or mortgage loan account. This is not a complete list of all costs that could be assessed to such an account. The fees below detail charges for specific services unless otherwise specified in your loan agreement. Fees are subject to change without prior notice.

General Services		
Returned Payments	California and Washington	\$25 per item
	Oregon and Nevada	\$35 per item
	Idaho	\$20 per item
Subordination	Subordinating lien position. (Consumer loans only)	\$350
Copy of Loan Documents	Additional copy of executed loan documents.	No charge
Phone Payment – Agent Assisted	Agent assisted phone payment. No cost payments can be made through online banking or setting up automatic payments.	\$15 per payment
Loan Account History	Printed and mailed loan account history.	No charge
Release of Security Documents	Release of collateral documents securing loan.	Cost (varies by county)
UCC Termination Fee	Termination of UCC filing on personal property	Cost (varies by state)
Amortization Schedule	Printed loan amortization schedule.	No charge
Mortgage Verification	Written verification of mortgage for third-party use.	No charge
Written Payoff Quote	Written loan payoff determination for a specific date.	\$30
Reamortization	Reamortization of loan balance over remaining loan period or other modification of loan terms.	\$250 each
Payment Deferral	Payment deferrals and change in payment due date. (Consumer loans requiring change in terms documents only)	\$75 per occurrence
Partial Collateral Release	Partial release of collateral securing loan.	\$350 per release
Assumption	Assumption of loan obligation (only as allowed by note)	Cost
Duplicate Monthly Statement	Duplicate monthly loan billing statement.	\$5 per statement
Duplicate Year-end Statement	Duplicate year-end loan statement (1098, 1099, etc).	\$10 per statement

For questions regarding the above referenced service fees, including no-cost options for making loan payments, please visit umpquabank.com or call us at 877-367-5773.