

# Consumer & Small Business 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		
<b>Returned Payments</b>	Arizona, California, and Washington	\$25 per item
	Utah and Colorado	\$20 per item
	Oregon and Nevada	\$35 per item
	Idaho	\$20 per item
<b>Subordination</b>	Subordinating lien position. (Consumer loans only)	\$350
<b>Copy of Loan Documents</b>	Additional copy of executed loan documents.	No charge
<b>Loan Account History</b>	Printed and mailed loan account history.	No charge
<b>Release of Security Documents</b>	Release of collateral documents securing loan.	Cost (varies by county)
<b>UCC Termination Fee</b>	Termination of UCC filing on personal property	Cost (varies by county)
<b>Amortization Schedule</b>	Printed loan amortization schedule.	No charge
<b>Written Payoff Quote</b>	Written loan payoff determination for a specific date.	\$30
<b>Reamortization</b>	Reamortization of loan balance over remaining loan period or other modification of loan terms.	\$250 each
<b>Payment Deferral</b>	Payment deferrals and change in payment due date. (Consumer loans requiring change in terms documents only)	\$75 per occurrence
<b>Partial Collateral Release</b>	Partial release of collateral securing loan.	\$350 per release
<b>Assumption</b>	Assumption of loan obligation (only as allowed by note)	Cost
<b>Duplicate Monthly Statement</b>	Duplicate monthly loan billing statement.	No charge
<b>Duplicate Year-end Statement</b>	Duplicate year-end loan statement (1098, 1099, etc).	No charge

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