

Consumer & Business Loan Servicing Fee Schedule



Umpqua Bank is committed to providing the information you need to manage your Account. An overview of key policies and pricing that apply to your Account is provided below. For a comprehensive list of terms and policies please refer to the Personal Rules & Regulations and Other Account Services Disclosure.

General Services	Details	Cost/Fee
Returned Payments	Arizona, California, and Washington	\$25 per item
	Utah and Colorado	\$20 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
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 county)
Amortization Schedule	Printed loan amortization schedule.	No charge
Written Payoff Quote (Third Party Requests Only)	Written loan payoff determination for a specific date. (Fee applies only to Third Party Requests)	\$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.	\$500 per release
Assumption	Assumption of loan obligation (only as allowed by note)	Cost
Duplicate Monthly Statement	Duplicate monthly loan billing statement.	No charge
Duplicate Year-end Statement	Duplicate year-end loan statement (1098, 1099, etc.)	No charge

All products subject to bank approval. Other fees may apply. Review the Personal Rules and Regulations, ATM and Debit Card Agreement, Other Account Services schedule, and Overdraft Disclosure for Personal Accounts for additional details of all personal deposit products offered by Umpqua Bank.