618 N. 2nd Ave. | P.O. Box 515
Stayton, Oregon 97383 | (503) 769-6444
SANTIAM ESCROW | COLLECTION ESCROW SERVICES

NEW ACCOUNT SUBMISSION CHECKLIST

STANDARD CUSTOMER FORMS

Account / Property: _____ **Submitted by:** _____

Phone number: _____

SUBMISSION INSTRUCTIONS

Send this completed checklist, all supporting documents, and all related new-account correspondence to **collectionaccounts@santiamescrowinc.com.** Please submit a complete package; incomplete submissions may delay setup and the start of payment processing.

DOCUMENT / STATUS	REQUIRED INFORMATION
SEI Collection Escrow Instructions REQUIRED - PAGE 2 AND INITIALS MUST BE COMPLETE	☐ Completed and signed by all parties. ☐ Page 1: Current mailing address, phone number, and email address for both parties. ☐ MUST INCLUDE - PAGE 2: Payment amount due, interest start date, and date the first payment is due. ☐ Fees: Instructions clearly indicate which party is responsible for the fees. ☐ REQUIRED INITIALS: General Provision 15 is initialed by every Seller/Payee and Buyer/Payer signing the instructions.
Reserve Account Instructions REQUIRED IF RESERVING FOR TAXES AND/OR INSURANCE	☐ Completed Reserve Account Instructions form.
ACH Debit Form OPTIONAL - REQUIRED IF AUTOMATIC WITHDRAWALS ARE REQUESTED	☐ Top portion completed, including withdrawal day and beginning month. ☐ Bank account information completed. ☐ Form signed by the borrower / account holder.
Disbursement Instructions REQUIRED	☐ Complete instructions showing where and how proceeds are to be disbursed. ☐ Underlying loan: Current servicer statement with payment breakdown, remittance address, loan number, and payment amount. ☐ Third-party recipient: Full name and current mailing address if not a party to the account.
ACH Credit Form OPTIONAL - REQUIRED IF ELECTRONIC DEPOSITS ARE REQUESTED	☐ Completed and signed ACH Credit form. ☐ A voided check alone does not authorize electronic deposit; without the form, Santiam Escrow will mail a check to the bank.
Debt Instrument REQUIRED	☐ Copy of the note, contract, or other document establishing the debt. ☐ Document includes complete repayment terms, including any late-charge provision.
Initial Setup Fee REQUIRED - SELECT ONE	☐ A note signed by the buyer authorizing Santiam Escrow to add any portion of the setup fee paid by the borrower to the first ACH withdrawal. ☐ If the seller is not signing up for ACH, the One-Time ACH Debit Authorization must be completed for the $300 initial setup fee.

Final Review: All applicable items above are included and all required forms are complete and signed.

PROCESSING TIME

The submission is incomplete and setup does not begin until all required documents, information, signatures, and initials are received.
Once the package is complete, please allow up to 10 business days for account setup.
For rush service, call (503) 769-6444 ext. 201. Additional fees may apply.

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COLLECTION ESCROW FEE SCHEDULE

EFFECTIVE OCTOBER 1, 2025

INITIAL SETUP

Single buyer / single seller	**$300**
Multiple buyers or sellers	**$400**
Document hold only	**$300**
Monthly servicing fee	**To be determined**

PAYMENT POSTING FEES

Monthly payment *Includes one disbursement per posting.*	**$18**
Quarterly payment	**$30**
Semiannual payment	**$40**
Annual payment	**$60**
Each additional disbursement	**$10**

TAX AND INSURANCE RESERVES

Reserve account setup	**$75**
Reserve account maintenance	**$2/month**
Impound / holdback — one-time disbursement	**$500**
Impound / holdback — periodic disbursements	**To be determined**
Disbursement *$15 for each additional disbursement.*	**$30**

ACCOUNT EXCEPTIONS AND CLOSEOUT

NSF — first returned payment *Additional fees apply for multiple returns and must be included with replacement funds.*	**$50**
Account payoff / closeout	**$200**

ADDITIONAL SERVICES

Charged to the party requesting the service or incurring the fee.

Wire in / out fee	**$40**	Stop payment and reissue	**$25**
Late-charge monitoring	**$3/month**	Late notice (upon request)	**$20**
Assignment / assumption	**$150**	Amendment / modification	**$150**
Requested advice slip / receipt	**$5**	Loan verification	**$30**
Payment history	**$10**	Amortization schedule	**$20**
Payoff quote	**$30**	Payoff update	**$20**
Copies of documents	**$20**	Fax fee	**$10**

Regular service includes holding original fulfillment documents on behalf of the seller and mailing year-end statements each January. Additional fees may be charged for work or expenses incurred at the request of the parties or their agents.

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COLLECTION ESCROW INSTRUCTIONS

PAYEE / SELLER

Name:

Mailing address:

Telephone:

Email:

OBLIGOR / BUYER

Name:

Mailing address:

Telephone:

Email:

Property address:

We, the undersigned Seller/Payee and Buyer/Payer, deliver the following described papers, money, or property:

DOCUMENTS DELIVERED

- ☐ Promissory Note
- ☐ Deed of Trust
- ☐ Contract of Sale
- ☐ Lease
- ☐ Buyer Final Closing Statement
- ☐ Seller Final Closing Statement
- ☐ Tax/Insurance Reserve Instructions
- ☐ Electronic Credit Authorization
- ☐ Electronic Debit Authorization
- ☐ Insurance Policy

FULFILLMENT DOCUMENTS HELD FOR RELEASE AT PAYOFF

- ☐ Request for Full Reconveyance
- ☐ Satisfaction of Mortgage
- ☐ Unrecorded Deed
- ☐ Bill of Sale

Other fulfillment document:

Other fulfillment document:

If no release documents listed above are held by the Escrow Agent, the Payee/Seller is responsible for providing Obligor/Buyer with necessary clearing documents outside this Collection Escrow Account when the account is satisfied.

You authorize disbursement of funds as received. If any check or electronic transfer is uncollectable, the undersigned agree, upon demand, to immediately indemnify and reimburse Santiam Escrow, Inc. for funds advanced and all related costs.

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COLLECTION ESCROW INSTRUCTIONS

Upon payment in full of the unpaid purchase-price balance, with interest, the documents described in these instructions are to be delivered to Obligor/Buyer, except the contract, which is to be delivered to Payee/Seller.

TERM OF THIS DEBT

Present principal balance: $ _____ **Installment amount: $** _____

Payment frequency: ☐ Month ☐ Quarter ☐ Year Interest rate: _____ %

Interest is: ☐ In addition to payment ☐ Included in payment

Interest begins: _____ First payment due: _____

Subsequent payments due: _____

Special instructions:

DISBURSEMENT OF FUNDS

1. Name / Bank: _____ **% or amount:** _____

Address: _____ **Account #:** _____

2. Name / Bank: _____ **% or amount:** _____

Address: _____ **Account #:** _____

Additional principal or balloon payments disbursed to:

Disbursements will be made by check unless ACH Credit Instructions are attached. For ACH Credit, Payee receives a payment notice at no additional cost. Santiam Escrow, Inc. may withhold an unscheduled payment until written disbursement instructions are received from all parties.

FEES FOR SERVICES

Disbursement/posting fees, late-charge monitoring fees, and fees for additional services are charged according to the current Santiam Escrow, Inc. Collection Fee Schedule.

Fees paid by: ☐ Buyer ☐ Seller ☐ Split 50/50

If any fees are paid by Buyer, they are in addition to the installment amount. If buyer fees are not included with the payment, the fee will be taken from the payment, causing it to be insufficient and potentially resulting in default.

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COLLECTION ESCROW INSTRUCTIONS

INTEREST CALCULATIONS

☐ 365 Day Basis - Actual days elapsed between payments; balance applied to principal as of receipt date.

☐ 30/360 Monthly Basis (interest-only payments) - Santiam may use a 365-day basis for partial or unequal payments.

LATE CHARGES

☐ Late charges handled between the parties outside this account.

☐ Late charges handled through this Collection Escrow Account. One reminder will be sent after the first missed payment. Late charges not included with payment will be deducted before posting and may reduce principal and interest, potentially resulting in default.

Monthly monitoring / notice fee ($3.00) paid by: ☐ Buyer ☐ Seller ☐ Shared

TAX AND/OR INSURANCE RESERVES

Any tax and/or insurance amount is in addition to the installment amount shown on Page 2 and will be applied as selected below.

☐ Taxes and insurance are not handled through this account.

☐ RESERVE - Taxes: Reserve Account Instructions attached.

☐ RESERVE - Insurance: Reserve Account Instructions and insurance coverage/billing information attached.

☐ ADDBACK - Full payment, including tax/insurance, is applied to principal and interest and disbursed to Payee/Seller or underlying lender. Amounts are added back to the account balance upon written proof of payment. Adjustments must be instructed in writing by Payee/Seller.

☐ PASS THROUGH - Selected tax and/or insurance portion is not applied to principal and interest.

Payment adjustments caused by an increase or decrease in tax or insurance amounts must be instructed in writing by Payee/Seller.

Pass-through applies to: ☐ Taxes ☐ Insurance

Amount: _____ Disposition: ☐ Disburse to seller / lender ☐ Hold for reimbursement

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COLLECTION ESCROW INSTRUCTIONS

SANTIAM ESCROW, INC. WILL REFUSE TO SERVICE ANY TRANSACTION FUNDED IN ANY WAY BY FUNDS GENERATED BY CANNABIS OR ANY OTHER FEDERALLY ILLEGAL BUSINESS.

GENERAL PROVISIONS

1. You may accept any payments tendered to you and apply them toward the installments, whether the payment constitutes all or only part of any installment and whether or not an installment is then in default. If an installment or any part is past due, upon written instructions and demand of the Seller/Payee certifying the default, you may reject further payments, deliver to Seller/Payee documents in your possession, and/or cancel this collection escrow without notice to Buyer/Payer. Direct payment to Seller/Payee, offsets, counterclaims, differences between the parties, or prior acceptance of delinquent installments do not alter these instructions.
2. You are authorized to accept all or any part of the unpaid balance at any time unless otherwise precluded by specific written instructions from both principals.
3. Until payment in full or a default as provided above, documents shall not be released by Santiam Escrow, Inc. except upon concurring written instructions of the principals or their successors in interest.
4. After written notice of the death of a Seller/Payee, you may retain funds until receiving joint written instructions from the surviving Seller/Payee and personal representative, or until otherwise satisfied of the identity of the person or persons entitled to the funds. This applies regardless of marital status or any purported right of survivorship.
5. You have no duty to determine performance or nonperformance of any contract or agreement between the principals and no responsibility for the authenticity, validity, sufficiency, or accuracy of deposited documents. Your duties are limited to accepting and disbursing payments and holding and disposing of documents as stated in these instructions. In a conflict or omission between deposited documents and these instructions, these instructions control as to Santiam Escrow, Inc.'s duties and responsibilities.
6. If the interest of Seller/Payee or Buyer/Payer passes to another party, you need not take notice until satisfactory evidence and any required fee have been deposited with you.
7. If a controversy arises between the parties or a third person, you may await final proceedings or institute interpleader or other proceedings as appropriate, without liability for interest or damages. In any controversy or action to recover expenses or charges, you are entitled to reasonable attorney fees and reimbursement of expenses.
8. If insurance policies are deposited, you have no responsibility for their sufficiency and no duty to pay premiums, renew policies, or notify anyone of expiration. Your sole responsibility is safekeeping.
9. If taxes or insurance premiums payable by Seller/Payee are to be added to the unpaid account balance, escrow has no duty to determine payment and shall add amounts only as provided by the security document when notified in writing.
10. In addition to the collection fee agreed at inception, the parties jointly and severally agree to pay reasonable compensation for services and expenses, including costs, attorney fees, and payoff charges not otherwise specified. Santiam Escrow, Inc. is given a lien on funds, documents, and other property held to secure payment of fees and expenses. The parties agree to pay collection fees according to published rates as they change.
11. If the principals fail to use or cease using the collection escrow service, even for one installment, or one year after the escrow should have concluded, you may close your records without notice, terminating your responsibilities.
12. If these instructions or the contract refer to a mortgage or contract balance computed by someone other than Santiam Escrow, Inc., Santiam Escrow, Inc. is not bound to keep that balance. The parties must keep Santiam advised. No liability attaches if information was not delivered before it became material to performance.
13. This agreement binds the heirs, executors, administrators, successors, and assigns of all parties.
14. In these instructions, Seller, Buyer, Payee, and Payer include both singular and plural.
15. The parties authorize Santiam Escrow, Inc. to deposit and maintain funds in a federally insured interest-bearing escrow trust account. Santiam Escrow, Inc. may receive and retain any interest, relationship interest, earnings credits, fee offsets, service-charge credits, or other banking benefits generated by funds maintained in that account. All such interest, earnings, credits, offsets, and banking benefits are the sole property of Santiam Escrow, Inc. and will not be calculated, allocated, credited, or paid to any Buyer/Payer, Seller/Payee, or other party.

THE PARTIES UNDERSTAND THAT THESE ESCROW INSTRUCTIONS CONSTITUTE THE WHOLE AGREEMENT BETWEEN SANTIAM ESCROW, INC. AS ESCROW AGENT AND THE PRINCIPALS TO THE ESCROW TRANSACTION. THESE INSTRUCTIONS MAY NOT INCLUDE ALL TERMS OF THE AGREEMENT THAT IS THE SUBJECT OF THIS ESCROW. READ THESE INSTRUCTIONS CAREFULLY AND DO NOT SIGN UNLESS ACCEPTABLE.

Any changes or corrections, including addresses, bank account numbers, distributions, or other information, must be in writing and signed by the appropriate parties.

REQUIRED INITIALS - INTEREST, EARNINGS CREDITS AND BANKING BENEFITS

By initialing below, the parties expressly acknowledge and approve General Provision 15.

Seller/Payee initials: _____ **Buyer/Payer initials:** _____

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COLLECTION ESCROW INSTRUCTIONS

Dated this _____ **day of** _____ **, 20** _____

SELLER / PAYEE

Signature _____ Taxpayer ID _____

Signature _____ Taxpayer ID _____

Signature _____ Taxpayer ID _____

☐ Please send a copy of my final statement to Santiam Escrow, Inc.

BUYER / PAYER

Signature _____ Taxpayer ID _____

Signature _____ Taxpayer ID _____

Signature _____ Taxpayer ID _____

☐ Please send a copy of my final statement to Santiam Escrow, Inc.

ASSIGNMENTS

The undersigned assignees of Seller or Buyer agree to be bound by the foregoing escrow instructions.

SELLER ASSIGNEE

Signature _____ Taxpayer ID _____

BUYER ASSIGNEE

Signature _____ Taxpayer ID _____

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COLLECTION ESCROW RESERVE ACCOUNT INSTRUCTIONS

The parties signed below desire to establish a collection reserve account for the purpose of holding funds to pay taxes and insurance on the property described as:

Santiam Escrow, Inc. shall not be responsible to monitor payment for these items, but shall only pay tax and insurance bills if they are presented to the escrow. Payments shall be made only in the amount of funds on deposit in the reserve account, and the escrow agent shall not be liable to make up any shortage of funds.

The escrow agent will notify the parties if funds are insufficient to pay the bills in full, and Buyer/Payor agrees to immediately deposit the amount of the shortage into the reserve account. Santiam Escrow, Inc. shall not be responsible if Buyer/Payor does not comply with the request for additional funds.

Excess funds in the reserve will be used to reduce the next year's monthly reserve payment. Annual adjustments will be based on 1/12 of the current year's tax and insurance bills. Special relief programs or reductions to prior-year billings will not be considered in the calculation.

INTEREST, EARNINGS CREDITS AND BANKING BENEFITS

The parties authorize Santiam Escrow, Inc. to maintain reserve funds in a federally insured interest-bearing escrow trust account. Any interest, earnings credits, fee offsets, service-charge credits, or other banking benefits generated by those funds are the sole property of Santiam Escrow, Inc. and will not be allocated, credited, or paid to either party.

RESERVE AMOUNTS AND ACCOUNT INFORMATION

Monthly amount for taxes: **Monthly amount for insurance:**

Taxes - County: **Tax account no.:**

Insurance company: **Policy no.:**

Additional instructions:

Fees for setup and disbursement will be charged in accordance with the current Santiam Escrow, Inc. fee schedule.

Dated this **day of** ,

SELLER / PAYEE

BUYER / PAYOR

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AUTHORIZATION AGREEMENT FOR AUTOMATIC MONTHLY PAYMENTS (ACH DEBIT)

Collection Escrow #:

I (we) authorize Santiam Escrow, Inc. to initiate debit entries at the financial institution named below and to debit the same account. I (we) acknowledge that the origination of ACH transactions from my (our) account must comply with U.S. law.

PAYMENT SCHEDULE

Charge my (our) account $ _____ plus collection fee on day _____ of each month.

Begin withdrawals (MM/DD/YYYY): _____ Apply to Collection Escrow # _____

If the selected date falls on a weekend or holiday, the account will be debited on the next business day.

ACCOUNT HOLDER AND BANK INFORMATION

Name on Bank Account:

Bank name:

Bank location (city/state):

Bank routing no.:

Bank account no.:

Account type: ☐ Checking ☐ Savings

Santiam Escrow, Inc. reserves the right to examine past payment records and refuse this service to accounts with two or more non-sufficient-funds payments. If a debit is refused for non-sufficient funds, a cashier's check will be required to replace the funds and this service will be terminated. This authorization remains in effect until Santiam Escrow, Inc. receives 30 days' written notice of termination from me (or either of us).

Signature: _____ **Date:** _____

Signature: _____ **Date:** _____

Daytime telephone no.:

REQUIRED BANK DOCUMENTATION

Cannot be set up without a voided check or account information on bank letterhead.

ATTACH VOIDED CHECK HERE

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AUTHORIZATION AGREEMENT FOR DIRECT DEPOSITS (ACH CREDITS)

Collection Escrow #:

I (we) authorize Santiam Escrow, Inc. to initiate credit entries and, if necessary, debit entries for correction purposes only, to my account indicated below at the named financial institution, and to credit the same account. I (we) acknowledge that the origination of ACH transactions to my (our) account must comply with U.S. law.

ACCOUNT HOLDER AND BANK INFORMATION

Name on Bank Account:

Bank name:

Bank location (city/state):

Bank routing no.:

Bank account no.:

Account type: ☐ Checking ☐ Savings

This authorization remains in full force and effect until Santiam Escrow, Inc. receives 30 days' written notice from me (or either of us) of its termination.

Signature: **Date:**

Signature: **Date:**

Daytime telephone no.:

IMPORTANT

Allow an average of three business days for direct deposit to reach your bank.

Questions: (503) 769-6444

A VOIDED CHECK IS REQUIRED.

ATTACH VOIDED CHECK HERE - DO NOT ATTACH A DEPOSIT SLIP

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ONE-TIME ACH DEBIT AUTHORIZATION - $300 INITIAL SETUP FEE

Account / Property:

This authorization is for the one-time $300 initial setup fee identified in the Initial Setup Fee section of the New Account Submission Checklist. I (we) authorize Santiam Escrow, Inc. to initiate one ACH debit of $300 from the bank account identified below. This authorization does not permit recurring withdrawals or any debit other than this one-time setup fee.

ACCOUNT HOLDER AND BANK INFORMATION

Name on Bank Account:

Bank name:

Bank location (city/state):

Bank routing no.:

Bank account no.:

Account type: ☐ Checking ☐ Savings

By signing below, I (we) confirm that I (we) are authorized to use this bank account and approve the one-time $300 ACH debit described above.

Signature: **Date:**

Signature: **Date:**

Daytime telephone no.:

ONE-TIME SETUP FEE AUTHORIZATION

Authorized debit amount: $300.00

Questions: (503) 769-6444 ext. 201

A VOIDED CHECK IS REQUIRED.

ATTACH VOIDED CHECK HERE - DO NOT ATTACH A DEPOSIT SLIP