



# Cascade Contract Collections

## Fee Sheet

### What is an Escrow Collection?

An escrow collection is the administration of a purchase agreement between two or more parties. In a contract, documents, money, securities, and other conveyances are held in escrow according to the written instructions provided by the parties of the transaction. The escrow collection agent maintains a history of payments including principal and interest, as well as tax and insurance reserves and any other monetary transactions.

### Who needs an Escrow Collection?

Any individual who buys or sells property and loans or borrows money from another individual can benefit from a neutral third party who keeps proper records. An escrow collection will help avoid disagreements about interest and principal balances.

### Why have an Escrow Collection?

Although a private note can be an excellent source of income, few note holders have the experience or desire to oversee the monthly collection and reporting that is involved when servicing a mortgage note. These tasks include receiving and applying payments, calculating principal and interest and assessing late fees and/or prepayment penalties.

<b>Set Up Fee:</b>	<b>\$35.00 + \$2.00 per thousand \$175.00 minimum fee</b>
<b>Assignment/Assumption Fee:</b>	<b>\$150.00</b>
<b>Modification Fee:</b>	<b>\$100.00</b>
<b>Monthly Disbursement Fees:</b>	<b>\$15.00 up to 2 disbursements \$3.00 3<sup>rd</sup> disbursement or more</b>
<b>Quarterly Disbursement Fees:</b>	<b>\$30.00 up to 2 disbursements \$3.50 3<sup>rd</sup> disbursement or more</b>
<b>Semi-Annual</b>	<b>\$40.00 up to 2 disbursements \$3.50 3<sup>rd</sup> disbursement or more</b>
<b>Annual:</b>	<b>\$80.00 up to 2 disbursements \$7.50 3<sup>rd</sup> disbursement or more</b>
<b>Monthly Receipt:</b>	<b>\$2.00 per receipt</b>
<b>Annual Reserve Fee:</b>	<b>\$95.00 tax or insurance res. \$125.00 tax and insurance res.</b>
<b>Returned Check Fee:</b>	<b>\$35.00 per check</b>
<b>Lot Release Fee:</b>	<b>\$75.00</b>
<b>Close Out (Payoff) Fee:</b>	<b>\$125.00</b>
<b>Underlying Loan Payoff Fee:</b>	<b>\$125.00 (per loan not serviced by Cascade)</b>

**Please feel free to contact our office with any questions you may have about our services:**

**Denise Brown: Collections Manager**  
**Shelly Mason: Collections Officer**  
**Brandi Yarnell: Collections Officer**

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