

**ADDENDUM  
RESERVE ACCOUNT INSTRUCTIONS**

The parties to this escrow instruct Idaho Escrow, L.L.C. to collect, account for and disperse funds to keep current property taxes and / or insurance coverage.

Idaho Escrow will adjust the monthly tax and insurance contribution whenever necessary to ensure adequate funds.

Idaho Escrow shall collect an initial account set-up fee of \$55.00 at the inception of this reserve account and \$30.00 per reserve disbursement plus any additional fees resulting from special handling of this account.

The following will be collected, along with your mortgage principal and interest payments after your account is opened to pay these anticipated expenses.

Your initial Escrow deposit will be \$ \_\_\_\_\_

PAYEE	PURPOSE	ANT. DATE DUE	EST. AMOUNT
<b>Annual total due</b>			<b>\$ _____</b>

Based on the above information your monthly Escrow account payment will be \$ \_\_\_\_\_ per month beginning \_\_\_\_\_ .

We hereby agree that Idaho Escrow shall collect and hold Buyer’s reserve payments for taxes and / or insurance. Upon receipt of a **bill** for such reserve item(s), Idaho Escrow shall cause to be paid, provided sufficient escrow reserves are available. Idaho Escrow shall have no responsibility to make any payment if there are insufficient reserves, or not in **receipt** of the necessary billing to pay such items. It is the responsibility of the Buyer to immediately forward such bills to Idaho Escrow, and for any deficit in said reserve account created by paying of said bills. Buyer and Seller hereby hold Idaho Escrow harmless for non payment of taxes or insurance, when the necessary billing has not been provided or there are insufficient funds.

**Idaho Escrow will not distribute reserve funds to the benefit of either party, except those specifically noted above, nor modify the reserve account arrangements without written instructions from both parties authorizing such change.**

Dated: \_\_\_\_\_

\_\_\_\_\_  
Buyer

\_\_\_\_\_  
Seller

\_\_\_\_\_  
Buyer

\_\_\_\_\_  
Seller