



# OLD REPUBLIC TITLE COMPANY

A MEMBER OF THE OLD REPUBLIC TITLE INSURANCE GROUP

2580 Fair Oaks Blvd, Ste 18 • Sacramento CA • 95825 • (916) 614-9030 • FAX (916) 221-9007

## WIRING INSTRUCTIONS

Wire information for Old Republic Title Company for the above address:

Comerica Bank  
2321 Rosecrans Avenue, Ste. 5000  
El Segundo, CA 90245

Federal routing number 121137522

Credit to the account of Old Republic Title Company

Account Number 1895251617

For credit to Escrow Number 2011034879

Please contact your Escrow Officer when you have originated your wire to ensure proper credit. You will need to reference your escrow number and the exact amount of the wire you have sent when contacting escrow.

**PLEASE CONTACT YOUR ESCROW OFFICER IF YOU RECEIVE NOTICE OF A CHANGE TO THESE WIRE INSTRUCTIONS.**

**ON-LINE BANKING TRANSFERS ARE NOT ALL THE SAME.**

"Electronic Funds Transfer" is a generic term for funds transfers, one of which is an ACH Transfer. On-line banking transfers are often completed through an ACH Transfer, not a Wire Transfer. ***Old Republic Title Company rejects all ACH Transfers and returns the funds to the sender*** (Government Entities/Agencies excluded.) Close of Escrow may be significantly delayed as a result of an ACH Transfer.

**OLD REPUBLIC TITLE COMPANY DOES NOT AUTHORIZE FUNDS TO BE DEPOSITED DIRECTLY INTO OUR ACCOUNT AT COMERICA BANK LOCAL BRANCH LOCATIONS.**

Funds deposited directly into an account of Old Republic Title Company at Comerica Bank branches are subject to verification. Verification of unauthorized deposits is not immediate or automated following deposit. Delay in credit of funds to an escrow and delay in Close of Escrow may result.

If you want to transfer funds by Wire Transfer from a non-United States financial institution, or have questions with regard to acceptable funds, please contact your Escrow or Title Officer immediately.



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## BUYER INFORMATION REQUEST

Property: 2220 15th St  
Sacramento, California 95818

Escrow No.: 2011034879-BG  
Escrow Officer: Bonnie Gracia

The following information is required to assure the timely closing of your transaction. Please complete fully and return to our office as soon as possible.

### NEW LENDER INFORMATION

If you are obtaining a new loan, provide the contact information for your lender.

Guild Mortgage

Name of Lender

916.486.6512

Lender Phone Number

John Foderaro

Loan Officer

jfoderaro@guildmortgage.net

Loan Officer Email Address

### HAZARD INSURANCE INFORMATION

If you are obtaining a new loan, your lender will require that you obtain Hazard insurance as a condition of the loan.

AAA Homeowners Insurance

Company

(916)574-8714

Phone Number

Candice M Curry

Agent

Fax Number

### PRINCIPAL RESIDENCE

Will the subject property be your principal residence?

☒ Yes ☐ No

### CONCURRENT TRANSACTION INFORMATION

If you are selling a property simultaneously with the purchase of the above property, provided the contact information for the title company or escrow company for your sale transactions.

Company Name

Phone Number

Name of Escrow Officer

Order Number

Escrow Officer Email Address

**EXCHANGE INFORMATION**

If the purchase of the above property is part of Tax Deferred Exchange, provide the contact information of your exchange company.

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Company Name

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Phone Number

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Exchange Coordinator

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Exchange Coordinator Email Address**POWER OF ATTORNEY**

If an attorney in fact will be executing any of the documents on your behalf, provide a copy of the executed Power of Attorney. The use of a Power of Attorney must be approved by any new lender.

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Principal

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Attorney in Fact

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Principal

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Attorney in Fact**CONTACT INFORMATION**

Provide your telephone number(s) and email address to be used for communications regarding the information provided and throughout this escrow.

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Ivan Ismael Ojeda

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2792025314

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Buyer's Name

---

Daytime Phone Number

---

2792025314

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ivanojeda8@gmail.com

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Cell Phone Number

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Email Address

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Kristen Lee Montgomery

---

9164022533

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Buyer's Name

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Daytime Phone Number

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9164022533

---

monty.kristen@gmail.com

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Cell Phone Number

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Email Address**MAILING ADDRESSES**

Provide your mailing address to be used for delivery of documents during the transaction and after the close of escrow.

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2814 H Street,

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Current Mailing Address

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Post Closing Mailing Address

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Sacramento, CA 95816

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City, State and Zip Code

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City, State and Zip Code**SIGNATURES**

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Kristen Montgomery (Sep 12, 2025 16:13:58 PDT)

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Kirsten Montgomery

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621863963

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Social Security No.

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Ivan Ojeda

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179137873

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Social Security No.

## GENERAL PROVISIONS

The following general provisions shall apply in this escrow:

**1. Deposit and Disbursement of Funds.** The parties acknowledge and agree that all funds received in this escrow shall be deposited in accordance with instructions provided by the parties in accordance with Sub-Section A or B, herein into an escrow account maintained by Old Republic Title Company (Old Republic or Escrow Holder) as follows:

### **A. Notice of Option to Earn Interest in Interest Bearing Account**

All parties have the opportunity to earn interest on funds they deposit with Escrow Holder through a special interest bearing account arrangement (IBA) Old Republic has established with one of its depository banks. The current interest rate for these accounts is 4.00% per annum. This rate, however, will fluctuate periodically with market conditions and may change prior to or during the time the account is open. (**NOTE:** Parties may also select a depository bank of their own choice.)

Parties electing to exercise the option to earn interest in an IBA must request and submit fully completed "Instructions to Deposit Funds Into Interest Bearing Account" and provide a signed Form W-9. Upon receipt of both the fully executed Instructions and the Form W-9, Escrow Holder will place the parties' initial deposit and any subsequent deposits in the IBA at its FDIC insured depository bank in the name of Old Republic as Trustee for the Depositor(s) under the escrow number assigned to the transaction. Until such time as escrow is in a position to disburse or close escrow as provided herein, any accrued interest shall be credited to the account of the depositing party. The parties acknowledge and agree that there shall be a service charge for the establishment and servicing of the IBA and further, that deposit insurance provided by the Federal Deposit Insurance Corporation is subject to limitations.

Parties electing to earn interest through this special account arrangement will be charged an **additional minimum fee of \$50.00** to establish and maintain the account. This fee compensates Old Republic for the employee time and costs associated with the IBA, opening the account, obtaining signature(s), preparing correspondence/documentation, transferring funds, maintaining appropriate records for audits/reconciliations, and closing the account. **It is important that the parties consider this cost in making this decision because the cost may exceed the interest earned.** To help approximate the interest that will be earned, simply multiply the interest rate per day by the estimated number of days until closing.

Example: A Regular savings deposit of \$1,000.00 at an average interest rate of 2.0 per annum for a 30 day period

Deposit	x Rate	/ Annual	x Days	= Total interest earned
\$1,000.00	x .02	/ 360	x 30	= \$1.67

Parties who elect to earn interest but want their funds invested in another bank and/or another type of interest-bearing account must advise Escrow Holder to make appropriate arrangements. However, the additional fee for these types of accounts will vary, but in no event exceed \$100.00.

### **B. No Interest on Funds in General Escrow Trust Account**

Parties electing not to exercise the option to earn interest will simply communicate their choice by not requesting and submitting fully completed and signed "Instructions to Deposit Funds Into Interest Bearing Account" and W-9 form, per Section 1.A. above, and, as such, it shall constitute their instruction to place the deposited funds into Old Republic's General Escrow Trust Account, which consists of funds from other escrows in one or more non-interest bearing but federally insured escrow trusts accounts in Old Republic's name in a duly licensed state, or national bank or savings and loan association ("depository institution") selected by Old Republic and such funds may be transferred to any other such account(s). A General Escrow Trust Account is restricted and protected against claims by third parties or creditors of Old Republic.

The parties acknowledge and agree that: (i) the maintenance of such General Escrow Trust account(s) may result in Old Republic receiving certain financial benefits, some or all of which may otherwise be considered interest due to the parties under California Insurance Code § 12413.5, along with various other bank services, accommodations and/or other benefits from the depository institutions, and (ii) Old Republic or its affiliates may elect to enter into other business arrangements or transactions with, or obtain loans for investment or other purposes from such depository institutions and that Old Republic shall have no obligation to account to the parties for the value of any such services, accommodations or other benefits which may accrue to Old Republic from such arrangements or transactions.

Finally, all disbursements are made by Escrow Holder's check or wire transfer unless otherwise instructed in writing, and the disbursement of funds may not take place on the same business day as recordation of the document. While Escrow Holder will diligently attempt to complete all disbursements within one business day of recordation, the parties acknowledge that recordation may not be completed with sufficient time to meet the established cutoff times for electronic transfer of funds or delivery by overnight mailing, which could result in the accrual of additional interest for any loan payoff.

**2. Prorations and Adjustments.** The parties acknowledge and agree all prorations and/or adjustments called for in this escrow are to be made on the basis of a thirty (30) day month unless otherwise instructed in writing. At closing, Escrow Holder may adjust estimated amounts and prorations and other items that may change based on the recording date. In all acts relating, but not limited to, fire/hazard insurance, rents and rental deposits, real property taxes, and interest, Escrow Holder shall presume that the information provided to Escrow Holder by the parties to this escrow, or their agent(s), is correct and that insurance premiums have been paid.

**3. Recordation of Documents.** The parties authorize Escrow Holder to cause the recordation of any documents delivered to escrow, which in the sole discretion Old Republic Title Company are necessary and proper for the issuance of a policy or policies of title insurance in connection with this escrow. Escrow Holder is further authorized to collect a Recording Service Fee and all funds required by the applicable governmental agency to record any such documents.

**4. Authorization to Furnish Copies.** The parties authorize Escrow Holder to furnish copies of these instructions and any supplements thereto, notices of cancellation, and settlement statements to the real estate agent(s), broker(s) and lender(s) in this escrow. The parties further authorize Escrow Holder to provide copies of documents submitted or deposited by a party to any other party as necessary for compliance with Federal and State laws and regulations.

**5. Delivery of Non-Recorded Documents.** The parties acknowledge and agree that upon close of escrow, documents that are not required to be recorded may be delivered by Escrow Holder by depositing same in the United States Mail, or transmitting by email, addressed to the party entitled thereto, at the mailing address provided to Escrow Holder.

**6. Conflicting Instructions.** The parties acknowledge and agree that upon receipt of any conflicting instructions (other than cancellation instructions), Escrow Holder is no longer obligated to take any further action in connection with this escrow until further consistent instructions are received from the parties. The parties authorize Escrow Holder to hold all monies and/or instruments in this escrow until otherwise directed, either by the parties' mutual written instructions or by final order of a court of competent jurisdiction. In the event of conflicting claims to any funds or other documents, Escrow Holder shall have the absolute right, at Escrow Holder's discretion, to file an action in interpleader requiring the parties to answer and litigate their several claims and rights amongst themselves. Any such action must comply with the requisite statutes of the State of California in this regard.

**7. Disclosure.** The parties acknowledge and agree Escrow Holder shall have no duty to disclose to any party to this escrow any information which may come to Escrow Holder's attention concerning this transaction unless specifically requested to do so by any party.

**8. Right of Cancellation.** This escrow shall be deemed canceled upon Escrow Holder's receipt of any party's instruction to cancel the escrow. The parties acknowledge Escrow Holder then is no longer obligated to take any further action in connection with this escrow until receipt of mutual non-conflicting instructions from the parties.

Upon receipt of mutual, non-conflicting instructions regarding the disbursement of funds in the escrow, Escrow Holder shall disburse the funds in accordance with the instructions, less fees and other costs incurred in connection with the escrow. In the absence of non-conflicting instructions regarding the disbursement of funds in the escrow, the parties authorize and instruct Escrow Holder to hold all earnest money funds in accordance with the terms of Paragraph 6 above. However, Escrow Holder may distribute all funds in excess of earnest money to the depositors of the funds or their assignees at Escrow Holder's sole discretion.

**9. Entire Agreement.** The parties acknowledge and agree these General Provisions and the escrow instructions received and accepted by Escrow Holder shall be the whole and only agreement between the parties and Old Republic Title Company regarding the obligations of Escrow Holder to complete this escrow and shall supersede and cancel any prior instructions. Escrow Holder shall disregard and assume no responsibility for complying with any other agreement(s) between the parties, whether or not such agreement(s) have been made a part of this escrow. To the extent of any conflicts between these General Provisions and escrow instructions, and any other agreement(s) between the parties, these General Provisions and escrow instructions shall control as to the Escrow Holder's duties and obligations.

**10. Preliminary Report Approval.** The parties acknowledge and agree that a copy of the preliminary report issued in conjunction with this escrow will be read and approved upon receipt and the parties will certify that there are no known liens or encumbrances, other than those shown on said report that affect the property which is the subject of this escrow. Approval shall be assumed absent an objection to any item in the preliminary report and certification shall be assumed unless Escrow Holder is provided information sufficient to identify liens or encumbrances not shown on the preliminary report.

**11. Matters Excluded from Coverage under Title Insurance Policy.** The parties acknowledge and agree Escrow Holder is not responsible or liable for determining that there has been compliance with any matters that are excluded from coverage under the title insurance policy to be issued in conjunction with close of this escrow including, but not limited to, county or municipal ordinances and state, county or municipal subdivision or land division regulations or laws. Reference is made to the policy form on file with the Insurance Commissioner of the State of California and available through Old Republic Title Company for the customer's review for a complete statement of such exclusions.

**12. Compliance with Federal, State, and Local Laws and Regulations, including Truth in Lending Act and Consumer Credit Protection Laws.** The parties acknowledge and agree Escrow Holder is not responsible or liable for determining that any person or entity is subject to Federal, State, and Local laws and regulations or that any documents submitted to or deposited with Escrow Holder comply with such laws and regulations.

**13. Licensee Status.** The parties acknowledge and agree Escrow Holder is not responsible or liable for determining that any person or entity receiving a commission or other compensation from escrow is currently and regularly licensed, or for communicating the license status of any person or entity receiving a commission or other compensation from escrow to the parties herein.

**14. Unclaimed Funds.** The parties acknowledge and agree that after three (3) years from the deposit of funds into escrow, any amounts thereafter remaining unclaimed may be escheated to the State of California in compliance with the State of California's Unclaimed Property Law and Regulations.

**15. Fees and Charges.** The parties agree to pay all charges, billings, advances and expenses, including cancellation fees, that are properly chargeable to the undersigned, and further to pay any balance for fees, costs or shortages due in connection with these instructions.

**16. Payments From Escrow.** The parties acknowledge and agree Escrow Holder is acting as the disbursing agent of the parties to this escrow for all payments, such as, but not limited to, commissions, signing service providers, notary fees and termite inspections and/or reports, owed and authorized by the parties. The parties acknowledge and agree Escrow Holder may provide identifying information to the payee to facilitate crediting of the disbursement.

**17. Inspections.** The parties acknowledge and agree Escrow Holder has no obligation to order or obtain any of the inspections or reports required by this transaction.

**18. Contingencies.** The parties acknowledge and agree Escrow Holder has no obligation to monitor, schedule the timing of, or obtain any party's compliance with, any of the contingencies required by this transaction.

**19. Compliance with Lender Requirements.** The parties authorize Escrow Holder to take any action necessary to comply with these instructions and the instructions of any lender and to execute any and all documents that may be necessary or incidental to the carrying out of these instructions.

**20. Right to Resign.** Escrow Holder, at its election, shall have the right to resign as Escrow Holder under these instructions. If this right is exercised, all funds and documents may be returned to the party who deposited them, and Escrow Holder shall have no further duty, responsibility, or liability in connection with these instructions and purchase contract, if any.

**21. Professional Advice.** The parties acknowledge and agree they have the right to seek professional advice, at the parties' sole expense, before signing this or any other documents involved with this escrow transaction.



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## VESTING INSTRUCTIONS

RE: Escrow No.: 2011034879-BG  
Escrow Officer: Bonnie Gracia  
Property: 2220 15th St, Sacramento, California 95818

**How you hold title to your property can have serious legal and/or tax consequences. It is important that you seek the advice of your legal and/or tax professional before completing this form.**

Indicate your vesting choice by checking the appropriate selection, filling in any blanks completely and printing your name(s) exactly as they should appear on all documents. This will dictate the manner in which you will be signing your name.

**IMPORTANT!** At the time you execute any document requiring notarization, you must present current government issued identification (Driver's License, Passport, Military ID, etc.) with your name(s) spelled as indicated.

### Status for Individuals

- ☐ husband and wife
- ☐ wife and husband
- ☐ husband and husband
- ☐ wife and wife
- ☐ a married couple
- ☐ registered domestic partners
- ☐ a single man (Never Married)
- ☒ a single woman (Never Married)
- ☐ a single person (Never Married)
- ☐ a widow (Husband Deceased)
- ☐ a widower (Wife Deceased)
- ☐ an unmarried man (Date Dissolution Finalized \_\_\_\_\_)
- ☐ an unmarried woman (Date Dissolution Finalized \_\_\_\_\_)
- ☐ an unmarried person (Date Dissolution Finalized \_\_\_\_\_)
- ☒ a married man as his sole and separate property
- ☐ a married woman as her sole and separate property
- ☐ a married person as their sole and separate property
- ☐ a registered domestic partner as their sole and separate property

If a sole and separate property option is selected, print the name of the spouse or registered domestic partner.

Murphy Donahue-Ojeda

### Vesting for Individuals

- ☒ joint tenants
- ☐ as community property
- ☒ as community property with right of survivorship
- ☐ tenants in common, as to an undivided \_\_\_\_/\_\_\_\_ interest (percentage of interest)



**Vesting for Entities**

- ☐ Trustee(s) of a Trust – Provide a copy of the Trust Agreement and/or Trust Certification
- ☐ Partnership – Provide a copy of the Statement of Partnership or Partnership Agreement
- ☐ Corporation – Provide a Resolution authorizing the sale or purchase of the property and the names of the officers authorized to sign.
- ☐ Limited Liability Company – Provide a copy of the Operating Agreement and Article of Organization.
- ☐ Other (Please specify) \_\_\_\_\_

Name of Entity \_\_\_\_\_

**PRINT NAME**

**SIGNATURE**

Ivan Ojeda \_\_\_\_\_

*Ivan Ojeda* \_\_\_\_\_

Kristen Montgomery \_\_\_\_\_

*Kristen Montgomery* \_\_\_\_\_  
Kristen Montgomery (Sep 12, 2025 16:13:58 PDT)

Kristen Montgomery \_\_\_\_\_

*Kristen Montgomery* \_\_\_\_\_  
Kristen Montgomery (Sep 12, 2025 16:13:58 PDT)

Kristen Montgomery \_\_\_\_\_

*Kristen Montgomery* \_\_\_\_\_  
Kristen Montgomery (Sep 12, 2025 16:13:58 PDT)

Received: Old Republic Title Company

By: \_\_\_\_\_ Date: \_\_\_\_\_






# Escrow\_Documents

Final Audit Report

2025-09-12

Created:	2025-09-12
By:	Ivan Ojeda (iojeda@skyslope.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAApV6gR3rJ-4XeLBRBq5OxGZuzTZY74kif

## "Escrow\_Documents" History

-  Document created by Ivan Ojeda (iojeda@skyslope.com)  
2025-09-12 - 11:08:38 PM GMT
-  Document emailed to Kristen Montgomery (monty.kristen@gmail.com) for signature  
2025-09-12 - 11:11:15 PM GMT
-  Email viewed by Kristen Montgomery (monty.kristen@gmail.com)  
2025-09-12 - 11:12:57 PM GMT
-  Document e-signed by Kristen Montgomery (monty.kristen@gmail.com)  
Signature Date: 2025-09-12 - 11:13:58 PM GMT - Time Source: server
-  Agreement completed.  
2025-09-12 - 11:13:58 PM GMT