



Introducing the...

CONSTRUCTION REWARDS LOAN PROGRAM

An Idaho Mutual Trust construction loan may be just what you're looking for. Idaho Mutual Trust is a private lender, providing direct commercial loans to builders, developers, and investors for pre-solds, speculative homes, land acquisition, land development, or refinancing. In addition to our competitive rates, our knowledgeable loan officers provide a level of service beyond expectations. Effective immediately, Idaho Mutual Trust will begin the Construction Rewards Loan Program for all new and previously qualified Home Builders.

The Construction Rewards Loan Program's objective is to reward customer loyalty and commitment by offering rate discounts on future qualifying loans. The table below indicates what customers can expect to see. Such as, continued savings in funding costs by obtaining construction financing through Idaho Mutual Trust.

PROGRAM HIGHLIGHTS

<u>No. of Loans</u> ¹	<u>Fixed Annual Rate</u> ²	<u>Term</u>	<u>Max LTV</u>
1 thru 3	11.99%	9 Months	75%
4 thru 6	10.99%	9 Months	75%
7 thru 9	9.99%	9 Months	75%
10 +	8.99%	9 Months	75%

¹ No. of Loans indicates loans funded by Idaho Mutual Trust for an individual Borrower that have been successfully paid in full per the terms of the Promissory Note.

² Fixed rates will reflect the stated rate or Prime plus 1.75%, whichever is greater.

SPECULATIVE & BUILD JOB FINANCING AVAILABLE

Call us today to discuss our terms and begin building towards your financial savings!



"We would not be where we are today if Idaho Mutual Trust hadn't given us a chance. Thank you!"
- Borrower



"IMT has a common-sense approach to lending. They understand the market and have the flexibility to react quickly."
- Developer

"Less 'red tape' in Idaho Mutual Trust's loan approval process, which translates into shorter and quicker turn-around times."
- Developer

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Take the first step toward building a new home today. Idaho Mutual Trust can show you how. It just might turn out to be a groundbreaking experience!

All loans are subject to application and credit approval, satisfactory appraisal, and title insurance. Terms and conditions subject to change; other terms, conditions and restrictions may apply.