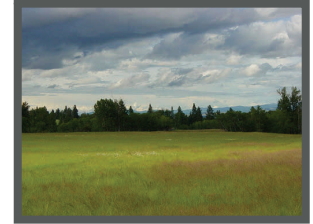




FOCUS ON FINANCING

A Sample of IMT Financing for the 2nd Quarter



LOAN TYPE	LOCATION	LOAN AMOUNT	PROPERTY INFORMATION
Commercial Rehab	Albion, ID	\$475,000	8,000 SF Building
Residential/Commercial Construction	Meridian, ID	\$216,500	2,301 SF Home/Recording Studio
Commercial Refinance	Hamilton, MT	\$260,000	9.3 Acre Campground
Residential Construction	Fruitland, ID	\$240,000	2,813 SF Home
Finished Lot	Boise, ID	\$65,000	-
Residential Construction	Nampa, ID	\$230,000	3,040 SF Home
Residential Rehab	Nampa, ID	\$72,000	1,760 SF Home
Commercial Refinance	Pleasant View, UT	\$385,000	3.14 Acres & Commercial Buildings
Residential Rehab	Mt. Home, ID	\$100,000	-
Residential Construction	Eagle, ID	\$495,000	4,346 SF Home
Finished Lot	Eagle, ID	\$175,000	-
Residential Rehab	Boise, ID	\$160,000	2,000 SF Home
Investment Property Refinance	Nampa, ID	\$105,000	1,502 SF Townhome
Residential Construction	Fruitland, ID	\$120,000	1,725 SF Home

Looking For Financing?
 Idaho Mutual Trust would like to share
 it's benefits with you...

Short Term Programs: *Construction, Special Use, Land Acquisition, Development, Rehab, Refinance, Bridge Lending*

Long Term Programs: *Owner Occupied Property, Investor Property, Multi-Family Property*

Albion, ID
 American Falls, ID
 Baker City, OR
 Bellingham, WA
 Boise, ID
 Caldwell, ID
 Carson, WA
 Cascade Locks, OR
 Cascade, ID
 Cassia County, ID
 Chubbuck, ID
 Clackamas, OR
 Coeur D'Alene, ID
 Dallas, TX
 Donnelly, ID
 Draper, UT
 Driggs, ID
 Dubois, WY
 Eagle Mountain, ID
 Eagle, ID
 Emmett, ID
 Ferdinand, ID
 Fruitland, ID
 Garden Valley, ID
 Gooding, ID
 Hamilton, MT
 Heron, MT
 Homedale, ID
 Horseshoe Bend, ID
 Idaho City, ID
 Idaho Falls, ID
 Jerome, ID
 Ketchum, ID
 Kuna, ID
 Logan, UT
 Marsing, ID
 McCall, ID
 Melba, ID
 Meridian, ID
 Middleton, ID
 Mountain Home, ID
 Murphy, ID
 Nampa, ID
 Ogden, UT
 Ontario, OR
 Park City, UT
 Parma, ID
 Pasco, WA
 Payson, UT
 Post Falls, ID
 Preston, ID
 Rexburg, ID
 Salt Lake City, UT
 Sandy, OR
 Spokane, WA
 Star, ID
 Sweet, ID
 Twin Falls, ID
 Victor, ID
 Weiser, ID
 Whitebird, ID
 Wilder, ID

MARKET REVIEW

Boise, Idaho

INDUSTRIAL

▪ Vacancy rates are increasing in this market. Areas incurring the most increase are Central Boise (9.1%), Meridian (4.9%) and Southeast Boise (4.6%). Overall, vacancy has increased .2 points to 7.5% which is the highest vacancy has reached in the past year. For Southwest Boise, it is experiencing consistent absorption to allow for a 12-month low of 14.5%. Net absorption is negative for the year at -154,000 square feet. However, the area with the strongest positive absorption is Nampa with approximately 115,000 square feet for the year.

OFFICE

▪ The Meridian and South Meridian submarkets are feeling a consistent rise in vacancy at 19.8% and 11.6%, respectively. Vacancy rates are also on the rise in other areas. Southwest Boise increased to 23.7% while Southeast Boise rose to 7.2%. Overall, direct vacancy increased .4 points to an even 12.0%. Multi-tenant vacancy is at 16.0% which is the highest it has been in over a year. So far for the year 2008, net absorption is at approximately 160,000 square feet. Downtown Boise accounts for about 62% of that positive absorption. The area with the lowest net absorption is Southeast Boise at -19,000 square feet.

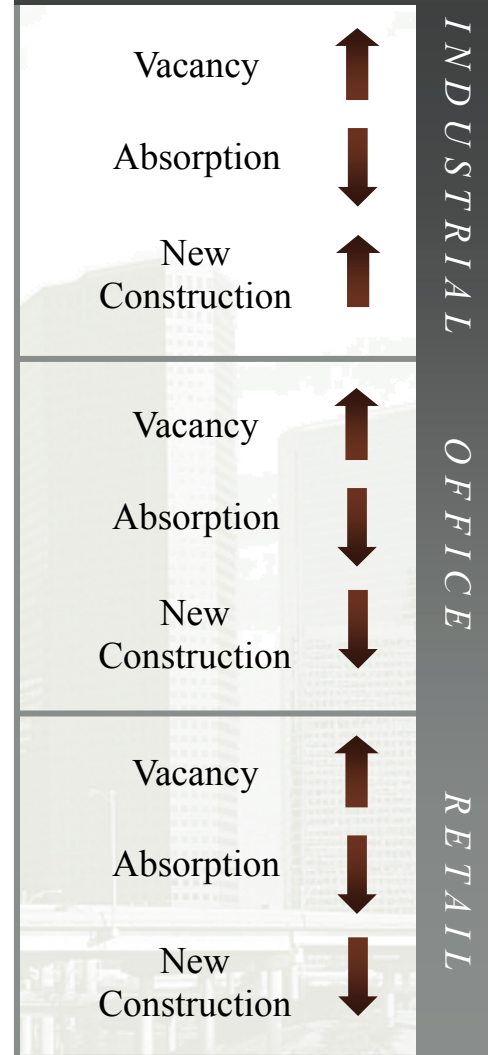
RETAIL

▪ Eagle, West, Southeast and downtown were the few submarkets that have experienced 12 month highs in their vacancy rate. Central Boise and West Boise increased to 14.1% and 6.7%, respectively. Overall, total vacancy decreased .2 points to 9.6% while unanchored vacancy increased .8 points to 21.5%. Even through this slow construction time, there are still enough unanchored shop space projects being built to justify an increase in vacancy.

Information Courtesy of:
 Thornton Oliver Keller Commercial Real Estate

MARKET COMPARISON

July 2007-July 2008



Local Housing Market — Meridian, ID

Summer 2008

Buyers or Sellers Market: More sellers than buyers

Average Time on the Market: 90-120 days

Market Trend: Decreasing

Housing Inventory: Good supply all prices

Average Home Price: \$200,000

Compared to Spring 2007: Down 10-15%

Prices as Percent of Asking Price: 90-100%

Multiple Offers: No

Greatest Activity: First time buyers

Housing Hot Spots: N/A

Reason for Buying/Selling: Population Growth

Average Sold Price: \$200,000

Information Courtesy of: Househunt.com

