

FOCUS ON FINANCING

A Sample of Projects Financed by IMT



LOAN TYPE	LOCATION	LOAN AMOUNT	PROPERTY INFORMATION
Residential Construction	Homedale, ID	\$64,000	1,106 SF Home
Residential Construction	Nampa, ID	\$84,000	1,400 SF Home
Residential Construction	Boise, ID	\$125,500	1,971 SF Home
Residential Construction	Meridian, ID	\$128,000	1,700 SF Home
Residential Construction	Boise, ID	\$196,000	3,204 SF Home
Residential Construction	Payette, ID	\$97,000	1,450 SF Home
Residential Construction	Boise, ID	\$155,000	1,927 SF Home
Residential Construction	Caldwell, ID	\$157,500	1,953 SF Home

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

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

**CONSTRUCTION
REWARDS PROGRAM**
Rates as low as 8.99%!

Contact us today to learn more about our updated rates & programs!

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
 Heyburn, ID
 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
 Payette, ID
 Payson, UT
 Post Falls, ID
 Preston, ID
 Priest River, ID
 Rexburg, ID
 Salt Lake City, UT
 Sandy, OR
 Shoshone, ID
 Spokane, WA
 Star, ID
 Sweet, ID
 Twin Falls, ID
 Victor, ID
 Weiser, ID
 Whitebird, ID
 Wilder, ID

MARKET REVIEW

Treasure Valley, Idaho

INDUSTRIAL

▪ Net absorption was -94,000 SF, the lowest since the 2nd Quarter of 2009. Even with the negative absorption, the amount of transactions has increased. Vacancy slightly increased to 11.9%. Nampa (17.7%) is experiencing its lowest level of vacancy since June 2009. Submarkets also experiencing a decline is Southwest (17.3%) and Central (11.4%). Caldwell (17.3%), West (16.5%) and Airport (8.9%) submarkets have vacancies that are on the rise.

OFFICE

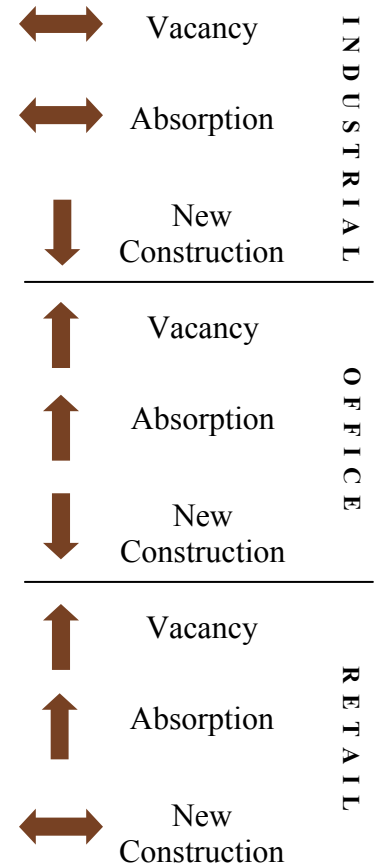
▪ Although still negative, net absorption has slowly improved to -62,000 SF for the year. Total vacancy and multi-tenant vacancy are at their highest recorded levels at 15.9% and 20.7%, respectively. Downtown (8.7%), Central Boise (19.6%), West Boise (21.2%), Caldwell (15.7%) and Garden City (22.3%) are the submarkets where vacancy is on the rise. Eagle (22.3%) and Nampa (15.6%) are experiencing a decline in their vacancy rates; Eagle is at its lowest level since mid-2009.

RETAIL

▪ Positive absorption was posted for the 2nd Quarter (80,000 SF). Unanchored vacancy increased slightly after dropping for 7 consecutive months. The Eagle submarket hit its highest level of unanchored vacancy since 2007. Total vacancy decreased to 13.5% for the third consecutive month. The Central Boise submarket vacancy has fallen to 9.1% while the Caldwell market has dropped to 5.3%. This is well below the market average.

Information Courtesy of:
 Thornton Oliver Keller Commercial Real Estate

Market Comparison July 2009-July 2010



Idaho Housing Market ▪ Caldwell, ID Summer 2010

Buyers or Sellers Market: More buyers than sellers
Average Time on the Market: 60-120 days
Market Trend: Increasing
Housing Inventory: Good supply-Some Prices
Average Home Price: \$125,000
Compared to Summer 2009: Up 5-10%
Price as Percent of Asking Price: 85-90%
Multiple Offers: No
Greatest Activity: Repeat Buyers
Housing Hot Spots: Most cities within Canyon County
Reason for Buying/Selling: Lower prices with good selection
Average Sold Price: \$125,000



Information Courtesy of: Househunt.com