

FOCUS ON FINANCING

A Sample of Projects Financed by IMT



LOAN TYPE

LOCATION

LOAN AMOUNT

PROPERTY INFORMATION

Residential Construction	Caldwell, ID	\$110,925	1,500 SF Home
Commercial Construction	Eagle, ID	\$1,125,000	1,500 SF Building
Residential Construction	Caldwell, ID	\$110,925	1,500 SF Home
Commercial Construction	Caldwell, ID	\$3,000,000	23.87 Acres
Residential Construction	Caldwell, ID	\$125,925	1,750 SF Home
Residential Construction	Shoshone, ID	\$185,000	1,575 SF Home
Bare Land	Driggs, ID	\$315,000	37 Acres
Residential Construction	Caldwell, ID	\$895,000	Various Homes 1,272-1,750 SF
Residential Construction	Caldwell, ID	\$110,925	1,500 SF Home
Commercial Refinance	Heron, MT	\$523,000	23,500 SF Building & 86 Acres
Residential Construction	Caldwell, ID	\$101,175	1,200 SF Home
Multi-Family Construction	Boise, ID	\$333,300	3,732 SF 4-Plex Condominiums
Residential Construction	Nampa, ID	\$168,750	1,622 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*

FINANCING AVAILABLE!

Let Idaho Mutual Trust share
it's benefits with you...

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
 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

▪ Vacancy has increased from 7.7% to 7.8% in the industrial market, which is the highest it has been since July 2005. The areas experiencing the largest increase in vacancy is: Garden City (4.6%), Meridian (6.4%), Central Boise (9.9%), Eagle (9.9%) and West Boise (12.4%). Southeast Boise incurred a 50,000 square foot newly constructed building which caused the area's vacancy rate to increase to the highest its been in over a year. Even though 100,000 square feet of positive net absorption occurred in the 3rd Quarter, net absorption still remains negative for the year.

OFFICE

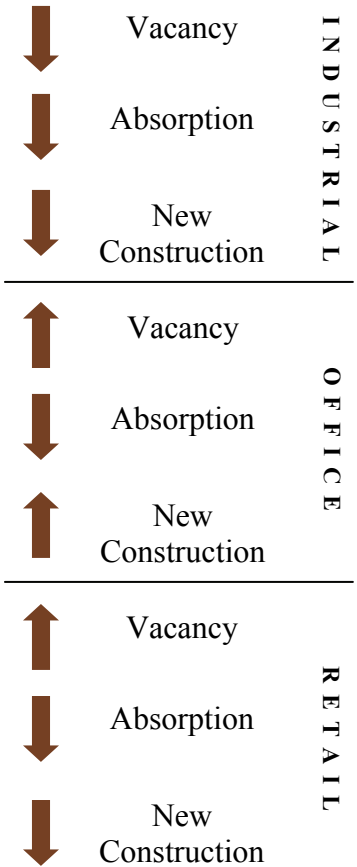
▪ Downtown Boise has had the most leasing activity and net absorption for the year thus far. Newly constructed Tiaron Business Park and Marigold River Pointe provided more office space for North Boise which drastically increased the area's vacancy rate to 20.2%. Vacancy has been decreasing in West Boise (14.4%) and South Meridian (10.3%) while Meridian (20.8%), Nampa (16.2%) and Eagle (20.0%) have experienced increases in their vacancy rates. Overall, direct vacancy has decreased from 11.8% to 11.7% and multi-tenant vacancy increased from 15.6% to 15.8%. For the year, leasing activity has slowed, but net absorption remains on a healthy pace for 2008.

RETAIL

▪ Nampa is currently experiencing the strongest leasing activity in this market. Vacancy reached some of its highest numbers in recent years with total vacancy rising from 10.3% to 10.6% and unanchored vacancy rising from 22.0% to 22.7%. For the 3rd Quarter, there was a negative net absorption, but fortunately for the year, absorption remains positive. With 28 months of projected supply, this market is below last year's pace by 75% which signals a definite slow down.


Information Courtesy of:
 Thornton Oliver Keller Commercial Real Estate

Market Comparison October 2007-October 2008



Local Housing Market ▪ Garden City, ID
Summer 2008

Buyers or Sellers Market: More sellers than buyers
Average Time on the Market: 90-120 days
Market Trend: No Change
Housing Inventory: Good supply all prices
Average Home Price: \$175,000
Compared to Fall 2007: Down 15-20%
Price as Percent of Asking Price: 90-95%
Multiple Offers: No
Greatest Activity: First Time Buyers
Housing Hot Spots: Gary Lane, foothills area & near the Boise River. Any affordable areas that are close to downtown.
Reason for Buying/Selling: Other
Average Sold Price: \$175,000



Information Courtesy of: Househunt.com