

BUILDER REWARD LOAN PROGRAM

Idaho Mutual Trust is offering the Builder Reward Loan Program with all new and previously qualified Home Builders. The following highlights of the loan program will demonstrate Idaho Mutual Trust's dedication to building long lasting and rewarding relationships with our customers. The program is aimed at rewarding customers' loyalty and commitment of utilizing the Builder Reward Loan Program by offering rate discounts on future qualifying loans. Following the schedule below, customers can expect to see continued savings in financing costs by just obtaining their construction financing with Idaho Mutual Trust.

PROGRAM HIGHLIGHTS

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

SPECULATIVE & BUILD JOB FINANCING AVAILABLE

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



Dan Bureau 208.287.3000
dbureau@idahomutualtrust.com

'Quick response without the run around...'

*'We would not be where we are today if
 Idaho Mutual Trust hadn't given
 us a chance...'*

'TMT is efficient and professional...'

¹No. 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.

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