

# IDAHO

## MUTUAL TRUST

### Investor Property Loan Program Overview

#### Property Types

- Multi-Use Generic Commercial
- Industrial                      ▪ Retail
- Office                              ▪ Medical Service
- All Other Types Considered Special Use

#### Loan Size

- Up to \$4,000,000 for Multi-Purpose
- Up to \$3,000,000 for Special Use

#### Loan to Value

- Up to 60-65% for Special Use Properties
- Up to 75% for Multi-Purpose Properties

#### Floating Rate

- Prime + (1%)

#### Experience

- Borrowers must presently own or have owned rental income property and/or have adequate sources of liquidity or income other than the property being financed.

#### Amortization/Maturity

- Up to 25 years

#### Equity

- Minimum equity of at least 20% of the lower purchase price or appraised value.

#### Fixed Rate

- 5 Year Starting at 6.75%

### Items Required for Loan Application

- Credit Report  
(Minimum FICO 650 Score)
- Previous 3 Year Income & Expenses for Property
- Three Years Tax Returns
- Personal Financial Statement

*\*Borrower cannot be a 50% or greater tenant build of the financed property.*

#### Trusted Results

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