

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

- | | |
|--|--|
| <input type="checkbox"/> Credit Report
(Minimum FICO 650 Score) | <input type="checkbox"/> Previous 3 Year Income &
Expenses for Property |
| <input type="checkbox"/> Three Years Tax Returns | <input type="checkbox"/> Personal Financial Statement |

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

Trusted Results

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