

IDAHO

MUTUAL TRUST

Owner-Occupied Property Loan Program Highlights

Property Types

- Multi-Purpose
- Special-Use

First Mortgage Loan Amount

- \$250,000 Minimum
- \$4,000,000 Maximum

Maturity

- Up to 15-25 years (Fully Amortized)

Loan-to-Value Ratio

- Minimum 10% equity injection in project cost/purchase price
- Multi-Use up to 75%
- Semi-Generic up to 65%
- Special Use up to 60%
- Hotels/Motels up to 65%

LTV's with interest only payments for up to five years at the beginning of the loan

- Multi-Use up to 65%
- Semi-Generic up to 55%
- Special Use up to 50%
- Hotels/Motels up to 50-55%

Floating Rate

- Prime + (1%)

Fixed Rate

- 5 Year Starting at 6.75

Trusted Results