

IDAHO

MUTUAL TRUST

Product Summary

Owner Occupied	Investor Property	Hotel/Motel	Apartment Property
Loan Amount ▪\$250,000-\$4,000,000			Maturity ▪20-25 Years
Minimum Equity Injection ▪10%-25%		Minimum Debt Service Coverage ▪1.20-1.30	
Prepayment Penalty ▪Typical Declining 5%, 4%, 3%, 2%, 1%		Collateral ▪1st Position	
Floating Rate ▪Prime + (1%)		Fixed Rate ▪5 Year Starting at 6.75%	
IMT Fee ▪Fee Negotiable		LTV ▪Maximum 65%	

Trusted Results

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