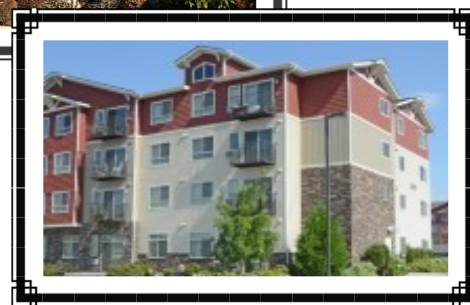


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The Investment:

This investment is a private equity investment that builds its returns around a portfolio that mimics MBS, CMBS, and ABS credit asset portfolios. Our investor yields paid to you are derived from interest income generated from the portfolio.

Trusted Results:

With over \$290,000,000 in loan volume since 2003, our staff strives to make educated and experienced decisions to ensure the highest return of investment while providing a useful and valuable product to our customers. All loans are originated, underwritten, and serviced by our staff from initial application until the day they payoff.

Clients and Loans:

At Idaho Mutual Trust, we understand the value of relationships. Our goal is to provide competitive loan products for our customers while protecting the best interest of our investors.

Competitive Returns:

Average Annualized Returns (%)

	<u>1yr</u>	<u>3yr</u>	<u>5yr</u>
IMTOIF±	6.32	7.27	7.73
GSFAX*	9.02	6.44	4.66
GSFIX †	7.45	6.31	4.74

* Goldman Sachs Bond Fund as of 01.28.21

† Goldman Sachs Core Fixed Income Fund as of 01.28.21

± IMTOIF net of all cost/fees

Disclosures and Legal stuff:

This investment is a Regulation D security offering under the Security and Exchange commission. Investors must meet certain criteria and qualifications to invest. Minimum investment is \$50,000. Length of investment choices are 1 year, 2 year, and 3 year at investor option. Investor capital is not guaranteed.

Because Experience Matters:

Idaho Mutual Trust operates with a highly skilled, experienced staff that takes the time to gain in-depth, first hand knowledge of the real estate markets where we lend.

The professionals at Idaho Mutual Trust include financial and real estate experts that understand the complex aspects of commercial real estate. Encompassing over 50 years of experience in the real estate finance industry.

From short term lending to permanent financing, nobody is more reliable or responsive when it comes to serving our clients.

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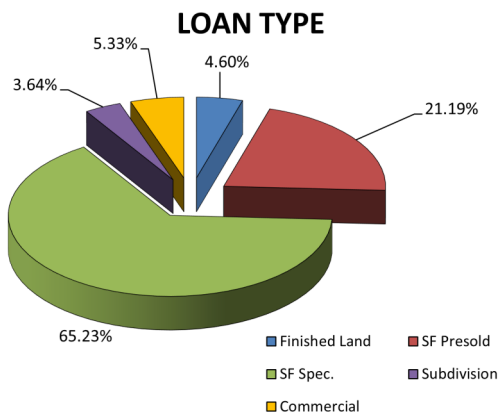
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P: (208) 287-3000

F: (208) 639-8169

Diversification:

Our portfolio is diversified to ensure your investment is spread across numerous real estate holdings. Diversification is achieved by both funding various loan types as well as maintaining a conservative average loan size. Typical loans fund and payoff in less than a year allowing the portfolio to stay current and meet the current market demands.



Avg. Loan Size: \$243,208.00
Avg. Loan Term: 8.69 Months

All data as of December 31, 2019

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Idaho Mutual Trust Opportunity Income Fund (IMTOIF) is a private lending company specializing in commercial real estate loans for builders and developers. We offer opportunities for investors to diversify their investment portfolios. This investment is comparable to a bond and fixed-income investment; except without the 3rd party fees and commission.



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