



## DEVELOPMENT LOANS

Idaho Mutual Trust offers fast and competitive land development loans that feature flexible terms that work well for small to mid-size development projects. Whether you need to purchase the land or refinance existing debt, we can help you structure a development loan that works for your individual needs.

Idaho Mutual Trust has financed a number of residential as well as mixed use development projects throughout the Treasure Valley. Please call today to discuss what options are available for you.

## PROGRAM HIGHLIGHTS

**Max Loan Amount:** \$1,000,000.00  
Max Loan-to-Value is 75%

**Loan Costs:** 2.50% Origination, \$585.00  
Document Fee, \$85.00 public records search

**Typical Term:** 12-24 Months

**Prepayment:** None, partial release schedule determined at the time of underwriting

**Rate:** 10.50% - 12.00%

## *RESIDENTIAL AND COMMERCIAL DEVELOPMENT AVAILABLE*



*"We would not be where we are today if Idaho Mutual Trust hadn't given us a chance. Thank you!"*  
- Past Borrower

*"Less 'red tape' in Idaho Mutual Trust's loan approval process, which translates into shorter and quicker turn-around times."*  
- Past Developer

*"IMT has a common-sense approach to lending. They understand the market and have the flexibility to react quickly."*  
- Past Developer

Dan Bureau | 208.287.3000  
IMT: Sr. Vice President  
[dbureau@idahomutualtrust.com](mailto:dbureau@idahomutualtrust.com)

*All loans are subject to application and credit approval, satisfactory appraisal, and title insurance. Terms and conditions subject to change; other terms, conditions and restrictions may apply.*