

DIRECTIONS TO FILL OUT INVESTOR QUESTIONNAIRE

We are providing you with some directions to use in filling out the investor questionnaire so you will understand why and how this form should be completed. Should you have any questions about this form, please call us at (208) 467-5467.

1. NAME, ADDRESS, AND PHONE NUMBERS:

This is self-explanatory. This information will be used to enter you onto our computerized database so that we can consistently communicate with you in writing and by telephone.

2. OCCUPATION OF INVESTOR/DATE OF BIRTH:

This gives us a bit of background about you and your age so that we can tailor loans to fit

3. ASSETS/LIABILITIES/NET WORTH:

It is our general philosophy that you should not invest more than 10% of your net worth in any given loan at any given time. Providing us with this information will allow us to know what maximum size of loan we should advise you to invest in. Secondly, we feel, as a company, that an investor should invest between 10-40% of their portfolio into real estate secured loans. Your assets, liabilities, and net worth give us the information to also counsel you with respect to your overall investment portfolio.

4. SIZE OF LOAN PREFERRED

Self-explanatory

5. FUNDS IMMEDIATELY AVAILABLE TO INVEST:

We have a computerized system and this information goes onto our "hot list" so that we know what you do have immediately available. This allows us to get your money out there working in a mortgage investment quickly.

6. MINIMUM PERCENTAGE OF YEILD/TERM INVESTMENT:

Depending on your age, portfolio requirements and parameters, each investor has a minimum yield that they would invest for a specific period of time, i.e. an older conservative investor might be agreeable to a 9% yield if the term is 5 years or less, and a 10% yield if the term is 10 years or less. At the same time, a young, aggressive, hard equity, risk-taking lender might require 12% for 5 years, 14% for 10 years, 15% for 15 years, 16% for 20 years, and 17% for more than 20 years. You can simply fill this in with what would make you feel comfortable as far as a minimum net yield to you for the length of term and investment that you would be making.

7. MAXIMUM LOAN TO VALUE BY AREA:

It is our policy that we loan a maximum of 75% of the value of any property. At the same time, some of our lenders have a comfort level as far as what they will loan that is greater in one area or another.

8. MAXIMUM LOAN TO VALUE BY TYPE:

Again, it is our recommendation that any investor loans a maximum of 75% loan to value on residential property. If an investor is familiar with commercial, farm and ranch, or recreation, then they might also want to loan 75% loan to value on these types of properties. If you are uncomfortable and unfamiliar with properties other than residential, you might only want to loan 50% or 65% on those types of properties.

9. ACCOUNTANT/ATTORNEY INFORMATION:

This will allow us to familiarize ourselves with those authority figures in your investment decision-making process, especially if you utilize your accountant or attorney on individual investment decisions.

10. LEGAL NAMES:

It is important for us to know the specific name(s) in which you would want to vest or take title to a specific loan. In other words, your exact legal name or the name of your legal funding entity.

11. HOT BUTTONS/REMARKS:

This is just general information about what types of loans you prefer and anything that might affect your decision in funding a loan.

Our entire staff recognizes that this information is very personal and confidential. We use this information only to increase our investment service to you. We appreciate your help and we look forward to establishing a long-term relationship with you.