

SALISHAN POINT

It is with great enthusiasm Mountain West Bank will offer special financing for clients at Salishan Point, North Idaho's newest waterfront community. Mountain West Bank was founded in 1993 and has locations in Washington, Idaho, and Utah. We are the largest State-chartered bank in Idaho and are headquartered in Coeur d'Alene, ID. We recently surpassed \$1 billion in assets and our holding company, Glacier Bancorp, was rated as the 2nd best bank according to *Bank Director*.

Mountain West Bank believes banking is more than just financial products and services. Our mission is to deliver higher levels of service in both are banks and the communities in which we do our business. We hire local residents, serve in local community events, and offer products many of our competitors do not.

Not only do we offer banking products such as checking accounts, certificates of deposit, home equity loans, and IRA's, but our Residential Lending Department offers conventional financing, FHA loans, and VA loans. In additional, we offer several products which make us a perfect partner with Salishan Point.

We offer Lot Loans, All-in-One Construction Loans, 2-step Construction Loans, as well as the end loans.

Furthermore, we are willing to offer special discounts for any buyer in Salishan Point.

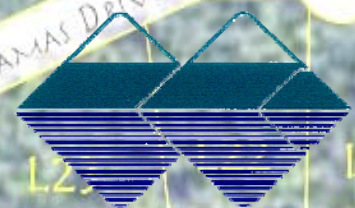
These include 2 different loans to purchase your lot:

1. 5 year interest only loan with an interest rate as low as 6.00% at 1.00% origination, or
2. 5 year loan on a 20 yr amortization with an interest rate as low as 6.00% at 1.00% origination.



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**Mountain
West Bank**