

Northrim Bank  
Personal Loan Options

Personal Secured Loans	Maximum Loan Amount	Maximum Loan Term
Airplanes	New 80% of purchase price Used 80% of purchase price or acceptable appraisal	60 months \$2,500-\$25,000 84 months \$25,001-\$75,000 120 months \$75,001 or more
Recreational Equipment to include ATV, Snow Machine, 4-wheeler	New 85% of purchase price Used - not available	24 months \$2,500-\$5,000 36 months \$5,001-\$7,500 48 months \$7,501 or more
Auto & Light Truck - New	New 90% of purchase price	60 months under \$20,000 72 months \$20,001 or more
Auto & Light Truck - Used	Used 80% of purchase price (No more than the average loan value as published in the NADA car/truck guide) Minimum loan amount \$2,500	36 months 5-7 years old 48 months 3-4 years old 60 months 1-2 years old
Cash Secured - Savings or CD	100% of balance Minimum loan amount \$500	Term to match CD or savings
Motorcycle	New 85% of purchase price Used 80% of appraisal (required)	24 months \$2,500-\$5,000 36 months \$5,001-\$7,500 48 months \$7,501-\$10,000 60 months \$10,001 or more
Boats (Pleasure) & Accessories	New 85% of purchase price Used 80% of purchase price or acceptable appraisal	36 months \$2,500-\$7,500 60 months \$7,501-\$15,000 84 months \$15,001-\$20,000 120 months \$20,001-\$50,000 144 months \$50,001-\$75,000 180 months \$75,001 or more
Motor Homes/Recreational Vehicles	New 85% of purchase price Used 80% of purchase price or acceptable appraisal	36 months \$2,500-\$7,500 60 months \$7,501-\$15,000 84 months \$15,001-\$20,000 120 months \$20,001-\$50,000 144 months \$50,001-\$75,000 180 months \$75,001 or more

Personal Real Estate Loans	Maximum Loan Amount	Maximum Loan Term
Residential Lots - road access	70% of appraised value for improved lots with utilities under 5 acres 50% of appraised value for unimproved lots or over 5 acres	36 months \$2,500-\$7,500 60 months \$7,501-\$15,000 Amounts \$15,001 or more allow a 120 month amortization with a 60 month call
Home Equity Fixed Rate Loan	80% of appraised value Must be primary residence 1-4 family dwelling	36 months \$2,500-\$7,500 60 months \$7,501-\$15,000 84 months \$15,001-\$20,000 120 months \$20,001-\$50,000 144 months \$50,001-\$75,000 180 months \$75,001 or more
Second Home Loan	80% of appraised value Cabin or vacation home for owner use only	36 months \$2,500-\$7,500 60 months \$7,501-\$15,000 84 months \$15,001-\$20,000 120 months \$20,001-\$50,000 144 months \$50,001-\$75,000 180 months \$75,001 or more

Personal Lines of Credit	Maximum Loan Amount	Maximum Loan Term
Equity Access Line of Credit	80% of appraised value Must be primary residence 1-4 family dwelling	84 months \$10,000-\$25,000
Equity Plus Line of Credit	80% of appraised value Must be primary residence 1-4 family dwelling	120 months \$25,001 or more
Northrim Home Equity Line of Credit	80% of appraised value Must be primary residence 1-4 family dwelling	120 months \$25,001 or more
Personal Line of Credit - Unsecured	Minimum line amount \$5,000	Open ended
Personal Line of Credit - Secured	Minimum line amount \$5,000 Contact us to discuss collateral options	Open ended

Personal Unsecured Credit	Maximum Loan Amount	Maximum Loan Term
Personal Loan Unsecured	Minimum loan amount \$2,500	12 months \$2,500-\$7,500 24 months \$7,501 or more

View terms and interest rates online at [www.northrim.com](http://www.northrim.com) or at any Northrim Bank branch.

Loan applications can be downloaded online or picked up at any Northrim branch.

Completed applications can be returned to any Northrim Branch or mailed to Northrim Bank, P.O. Box 241489, Anchorage, AK 99524

#### Mortgage Loans Through our Affiliate Residential Mortgage

Residential Mortgage is an Alaska-owned mortgage company with eight offices statewide. They are dedicated to superior professional real estate financing. Their goal is to provide customers with the support and personal attention they deserve. Please contact us to request a referral.

#### Notice to Northrim Bank Customers

*We do feel it is important to disclose to you that Northrim Bank holds an equity position in Residential Mortgage. We do not receive a referral fee from Residential Mortgage if you choose to use their services. We can benefit indirectly, however, because of the investment we have in Residential Mortgage.*

*It is also important that you understand that, as a Northrim customer, you are not in any way obligated to use the services of Residential Mortgage. There are a number of other companies which also provide mortgage services. Selecting a mortgage lender is an important personal decision, and we encourage you to check out all your options before selecting one.*



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