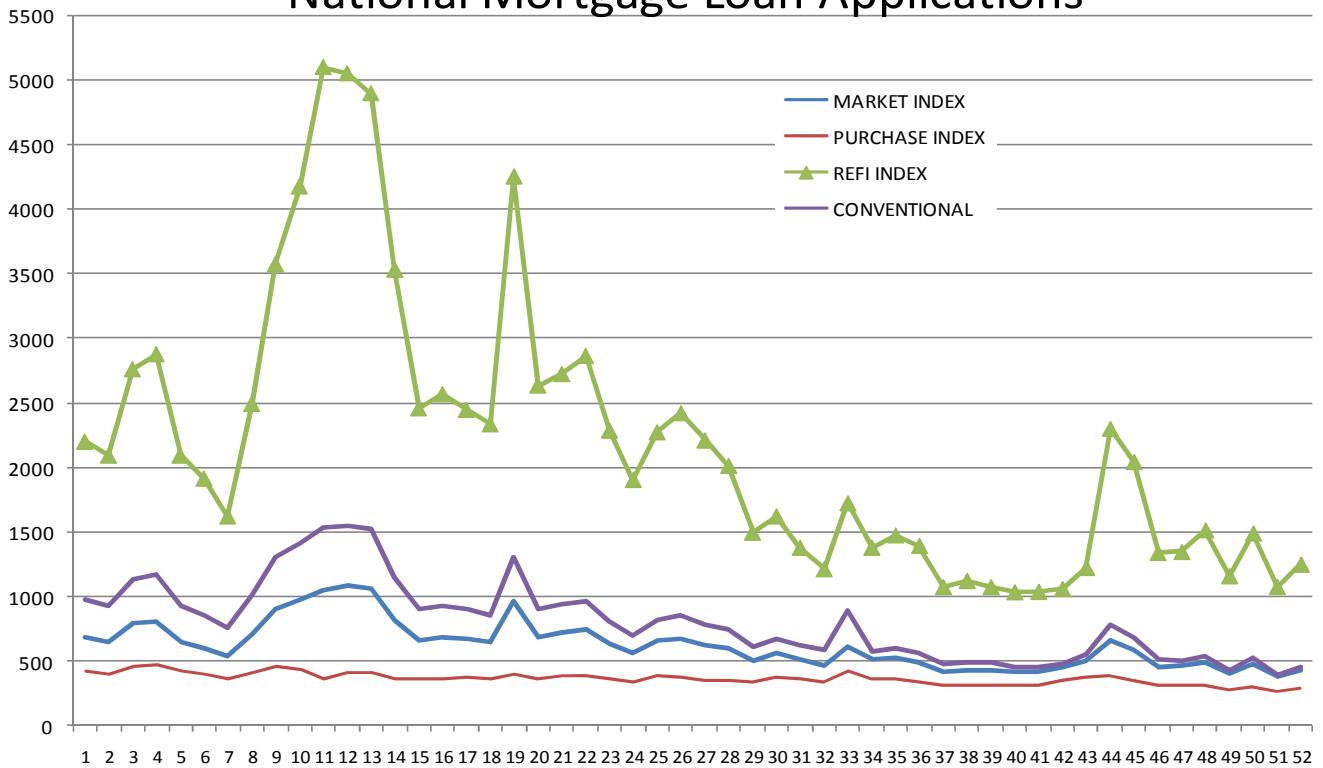
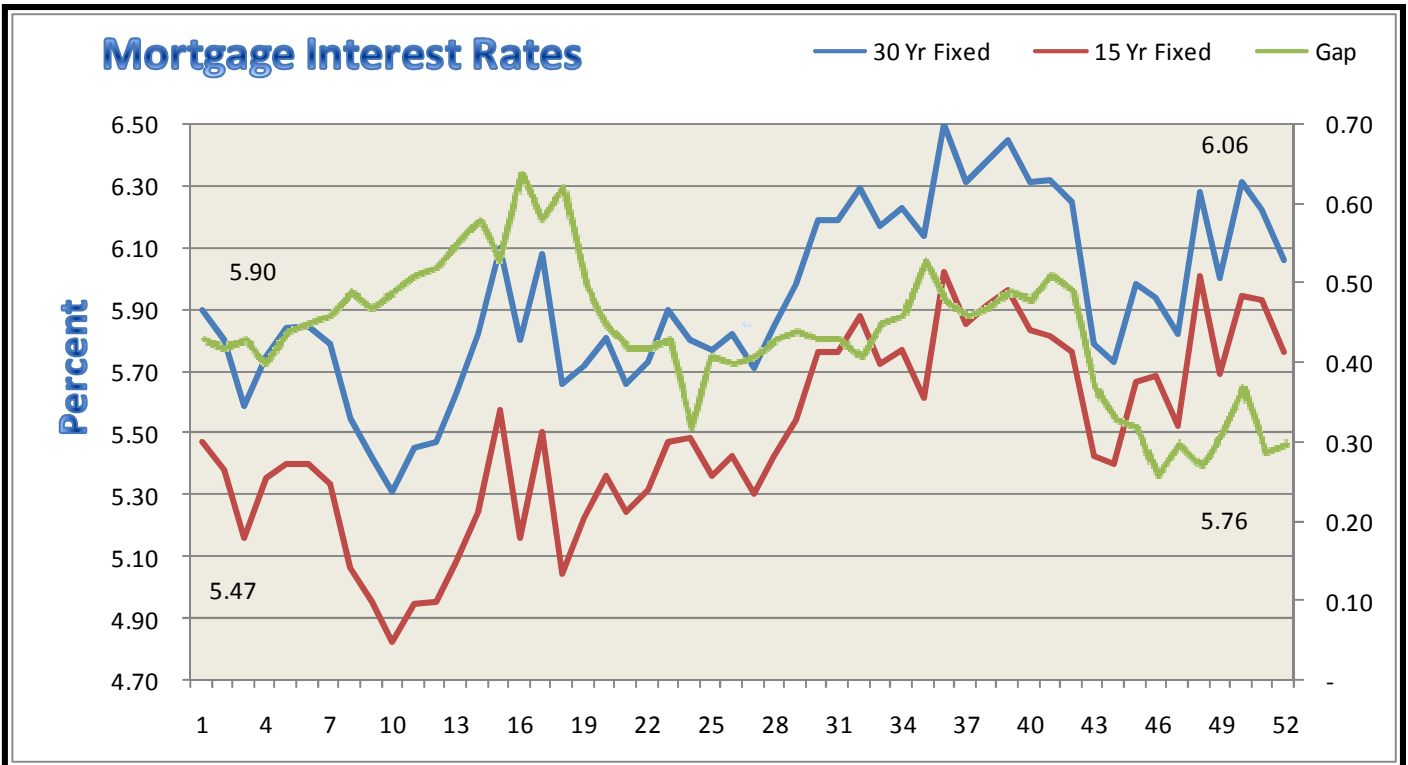


South Ogden	801 475-4410	Layton	801 773-9806
Salt Lake	801 264-0700	Sandy	801 208-2000
Tooele	435 882-5510	Grantsville	435 884-3221
Orem State St.	801 932-1013	Orem Center St.	801 221-9277
Spanish Fork	801 794-2115	Park City	435 649-6655
Cedar City	435 586-5601	St. George	435 634-5080
West Haven (Corporate offices) 2037 West Commerce Way, Ogden, UT 84401 - 801 399-3544			

National Mortgage Loan Applications



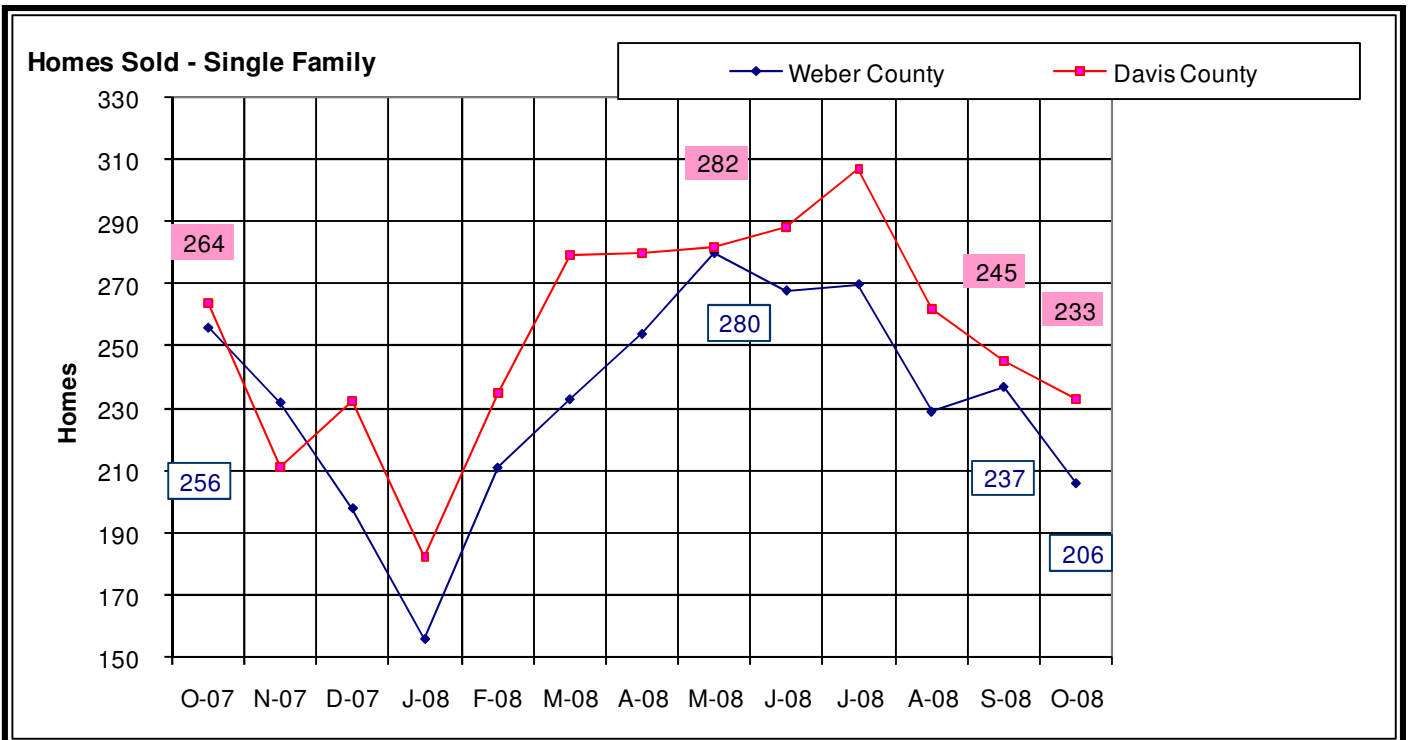
Seasonally adjusted indices from the Mortgage Bankers Association of America (MBA) shows the major loan application indices for the past 52 weeks. For the week ending November 21, 2008 all indices increased an average of 13%. The Refi Index was up 16%, the Conventional Index up 15%, the Market Index up 12%, and the Purchase Index up 9%. For more information go to www.mortgagebankers.org.

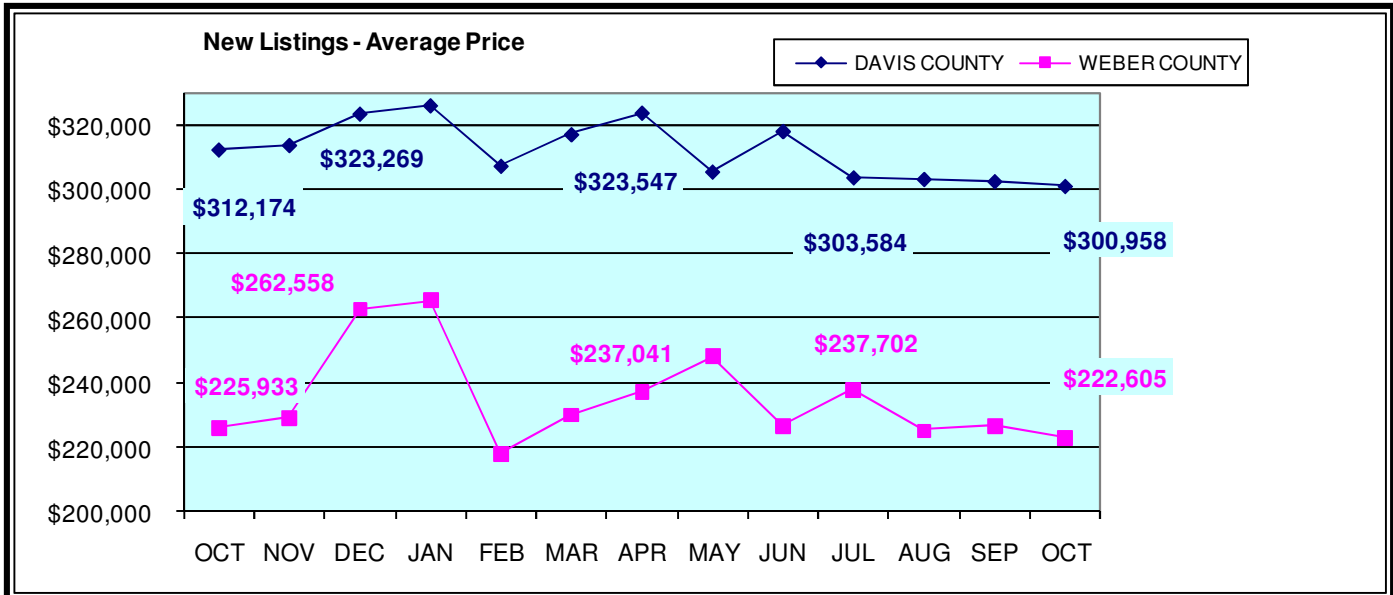
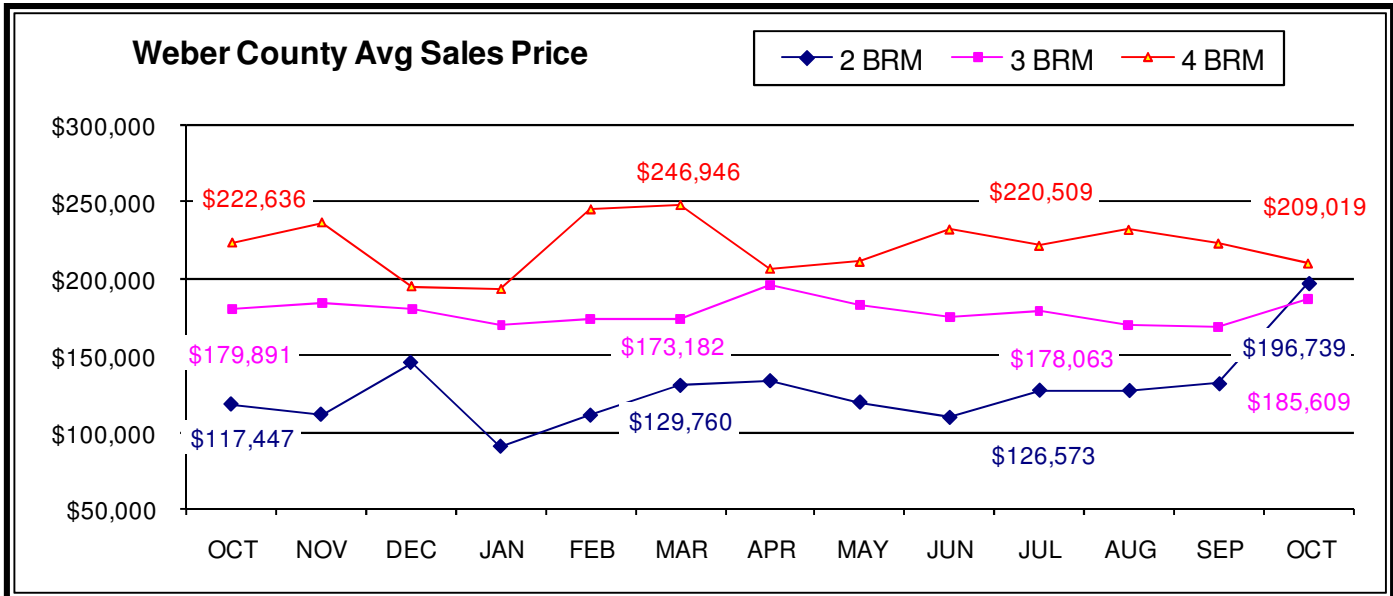
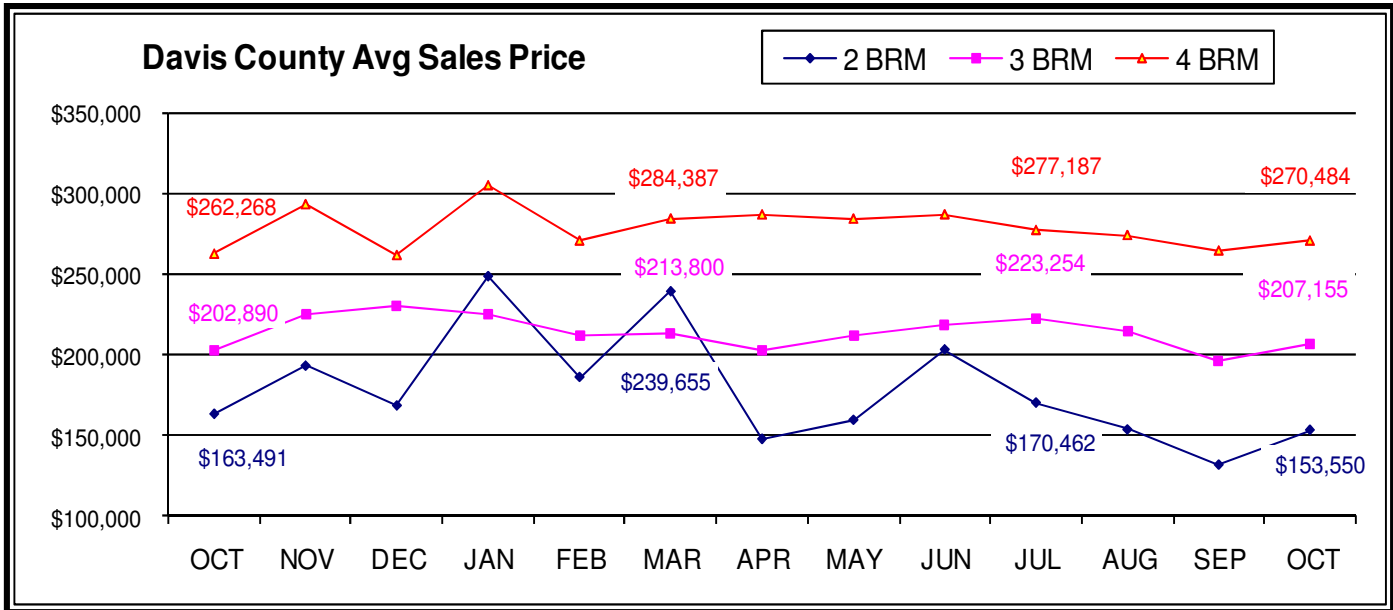


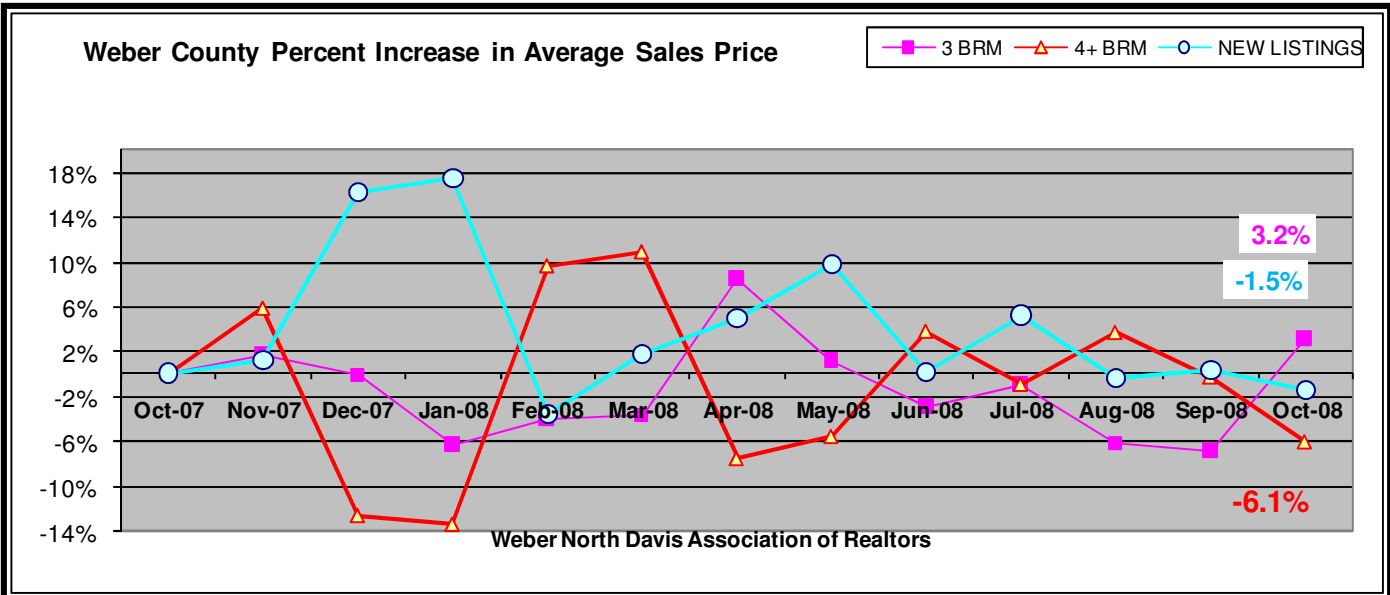
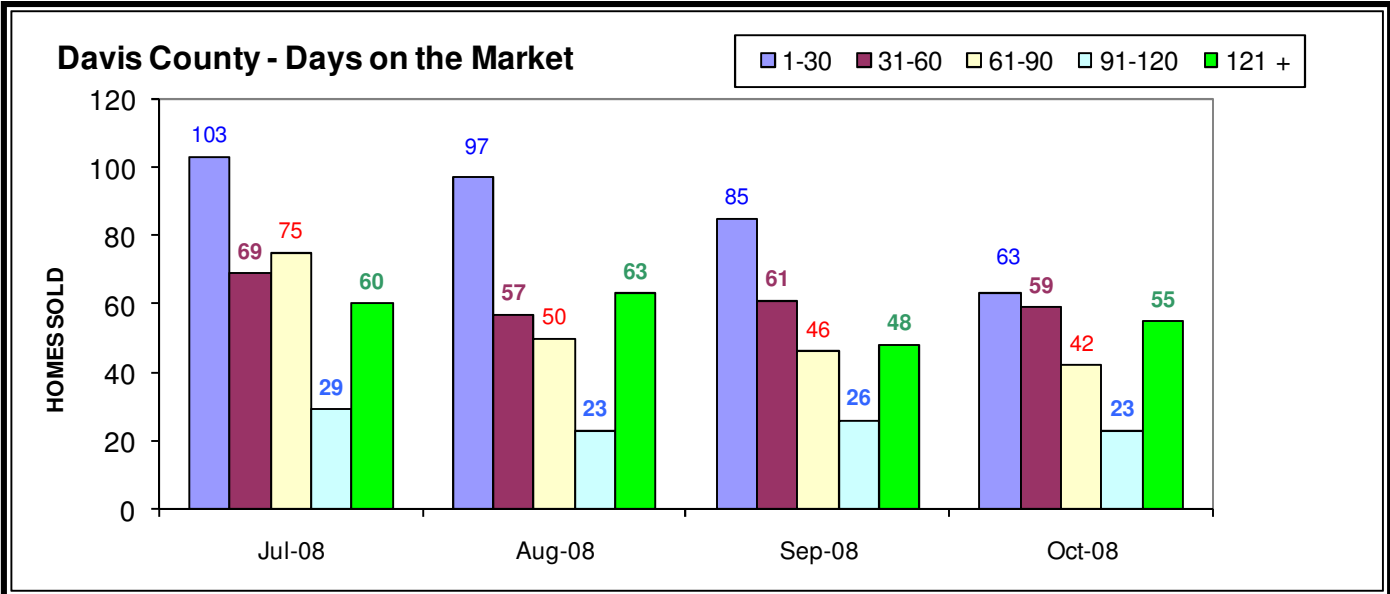
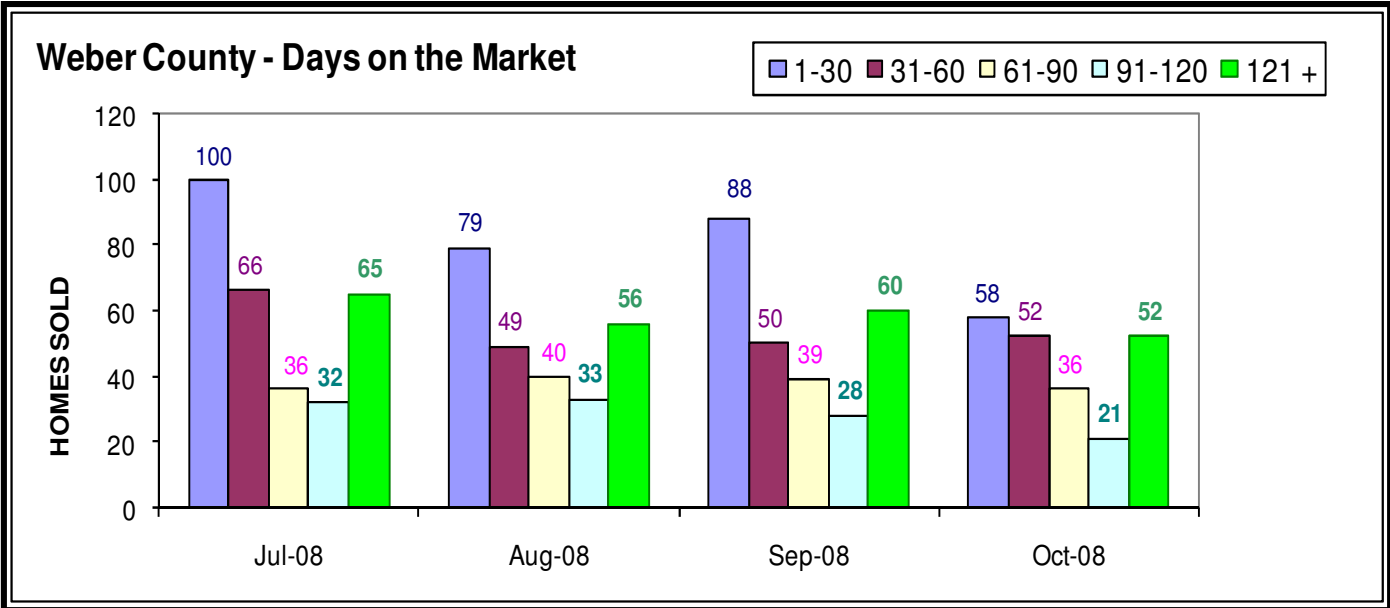
The Bankrate.com average mortgage interest rates are 6.06% and 5.76% for 30 year and 15 year mortgages, respectively.

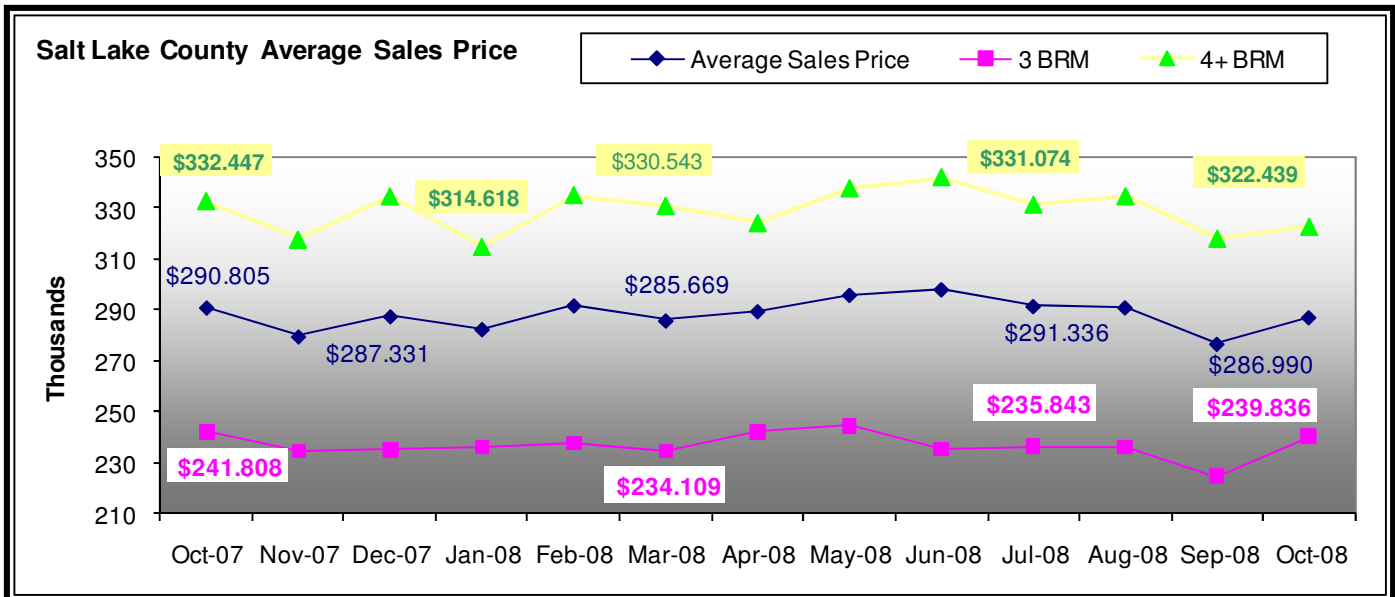
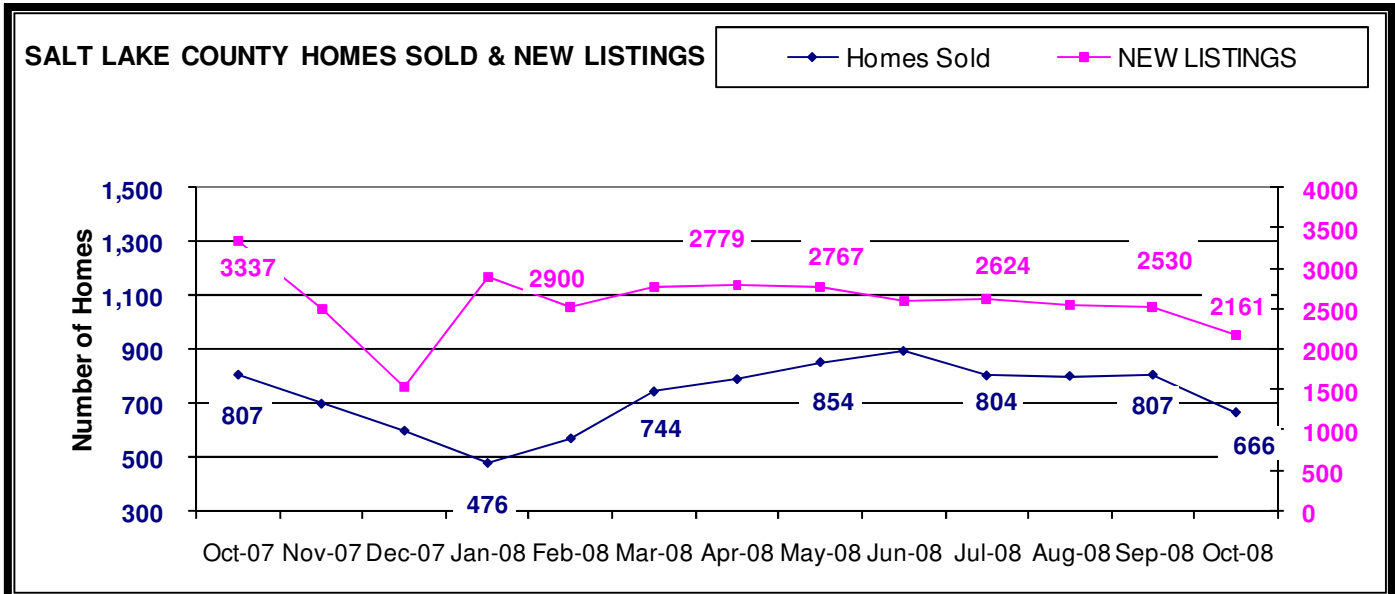
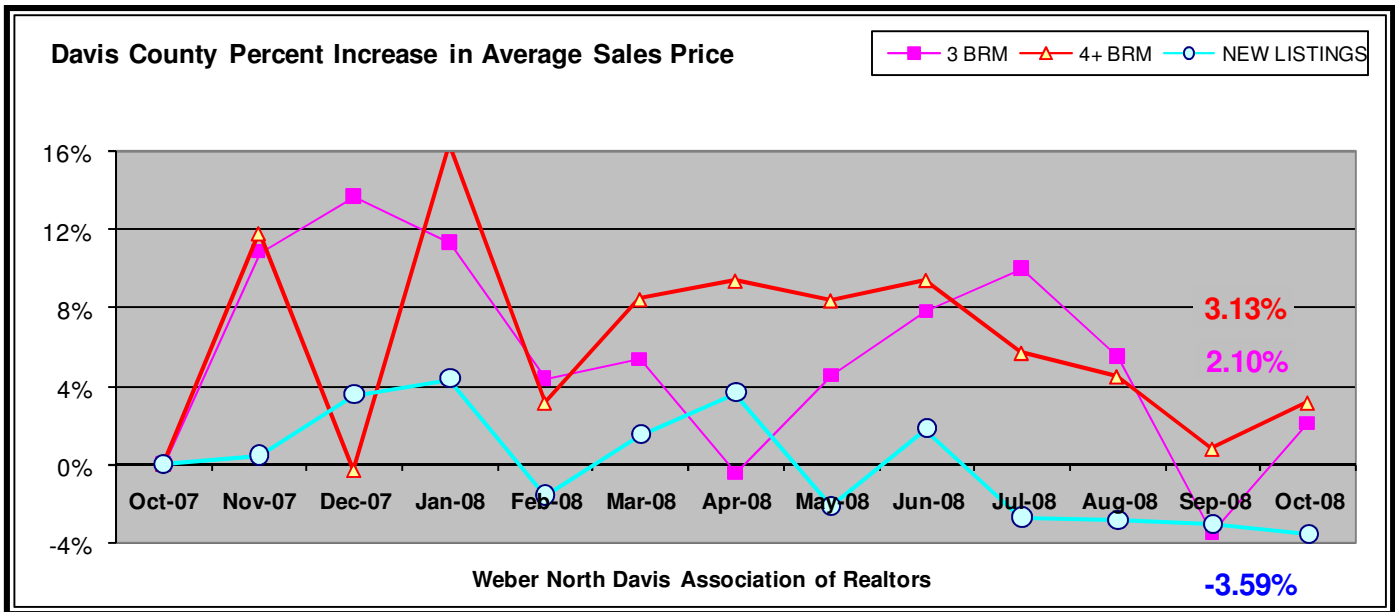
Freddie Mac reports mortgage rates from its weekly survey at 6.04% for a 30 year mortgage, 5.73% for the 15 year mortgage, and 5.29% for the 1 year ARM.

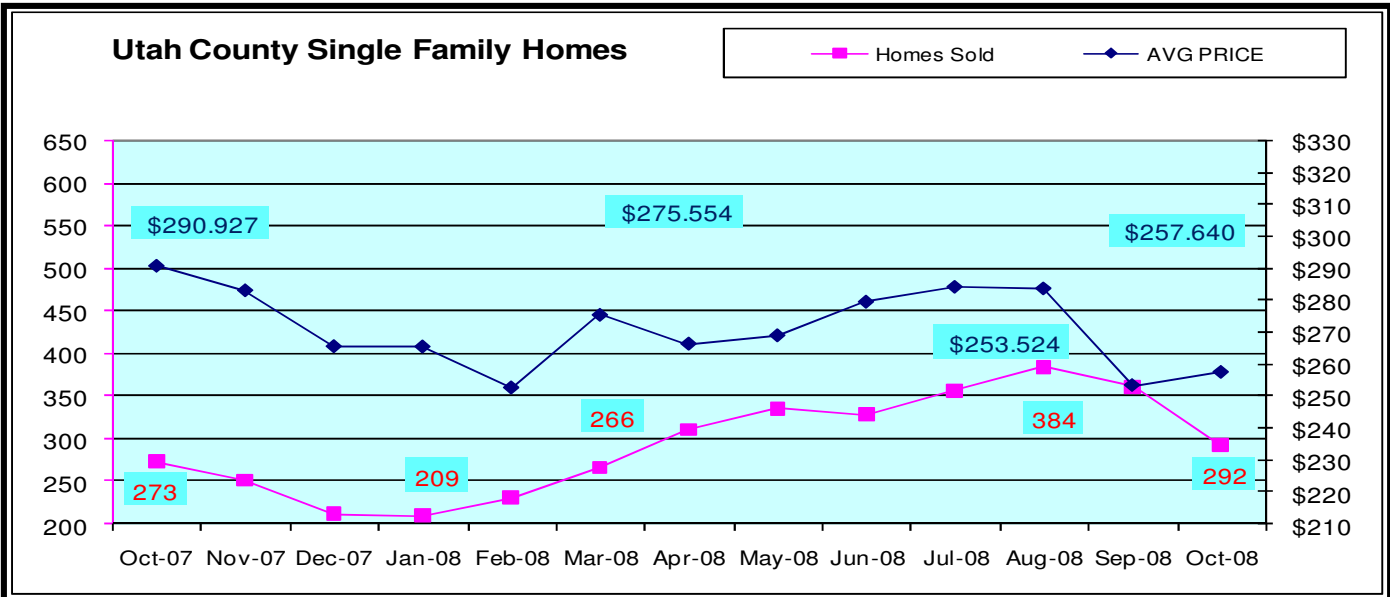
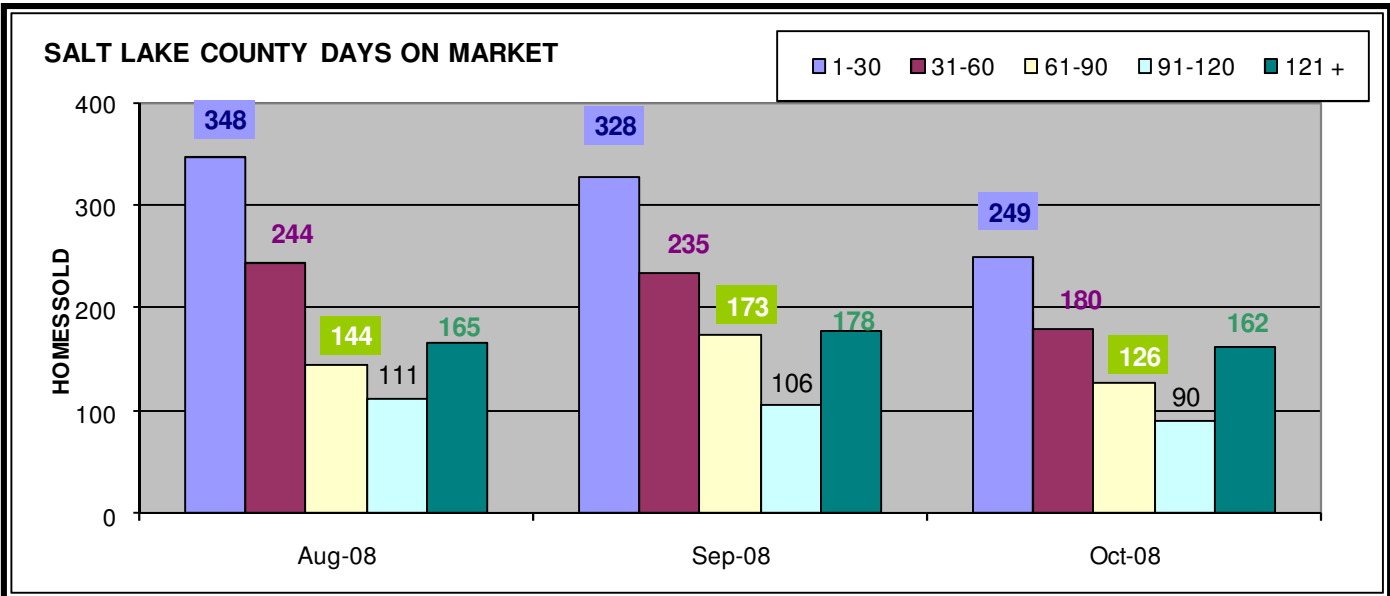
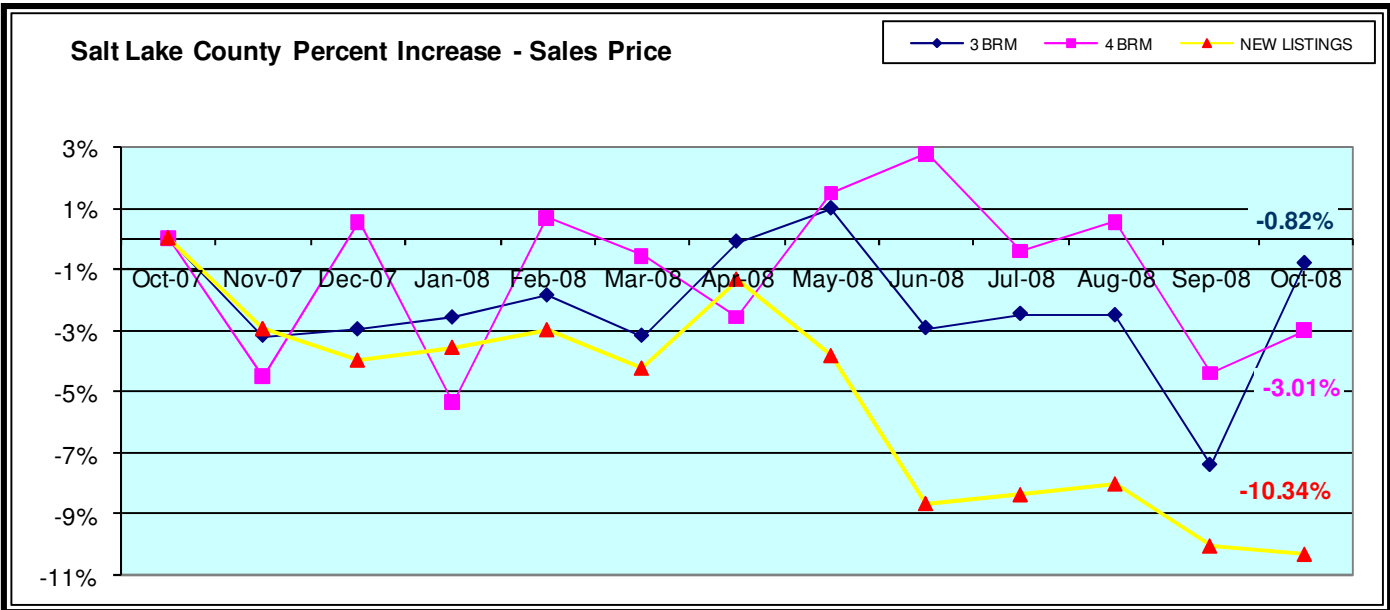
The following charts represent data provided by various realtor organizations in northern Utah..

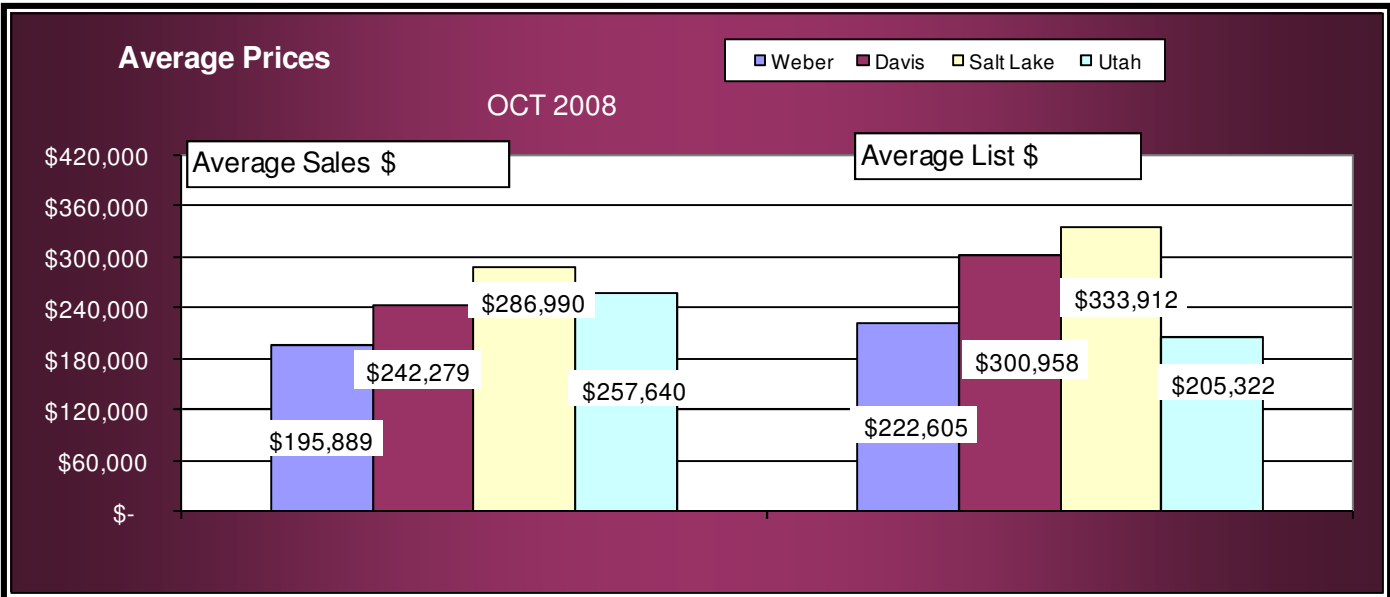
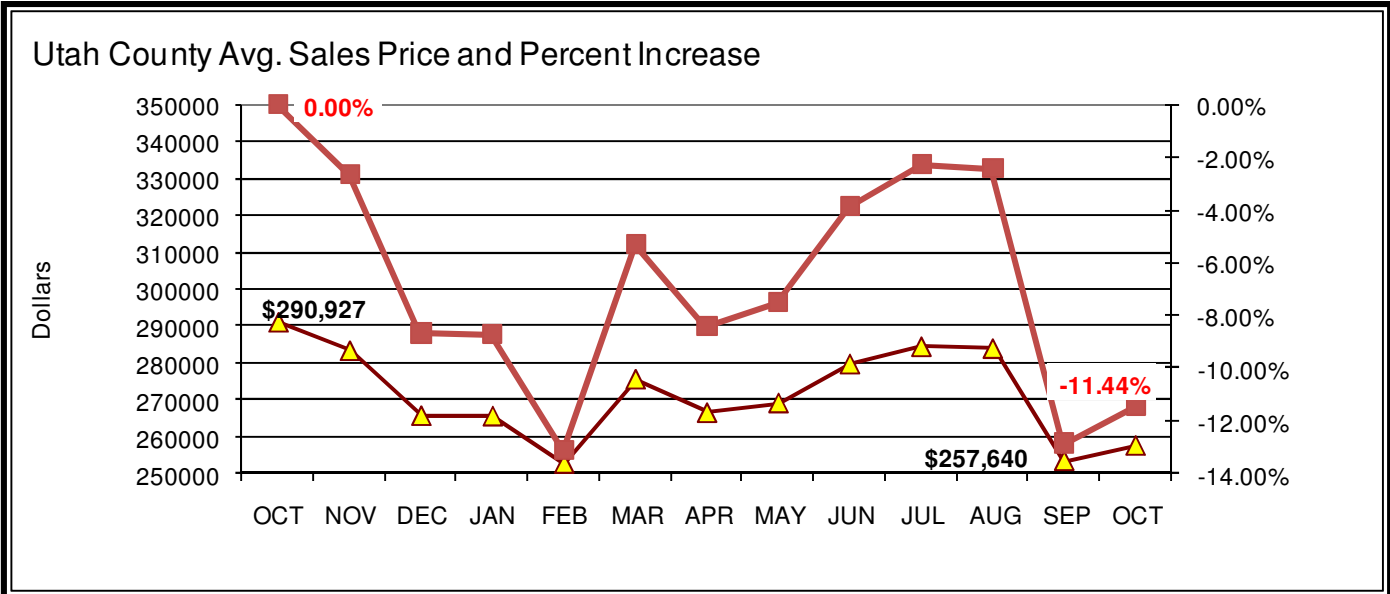
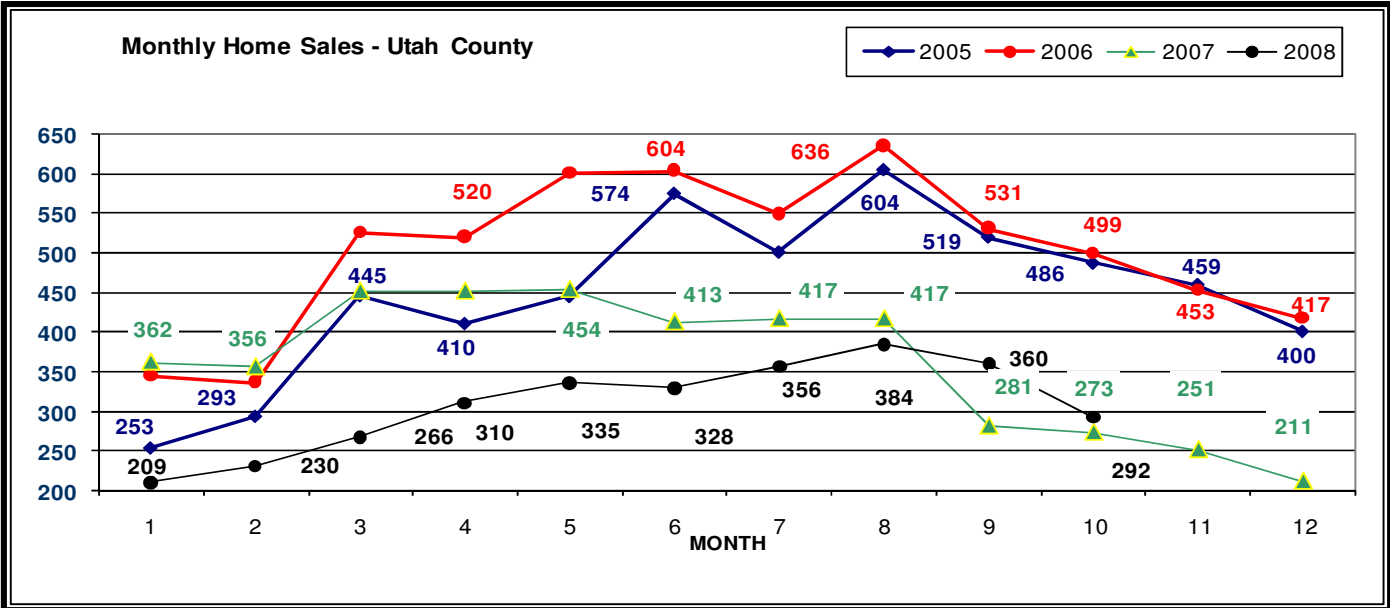


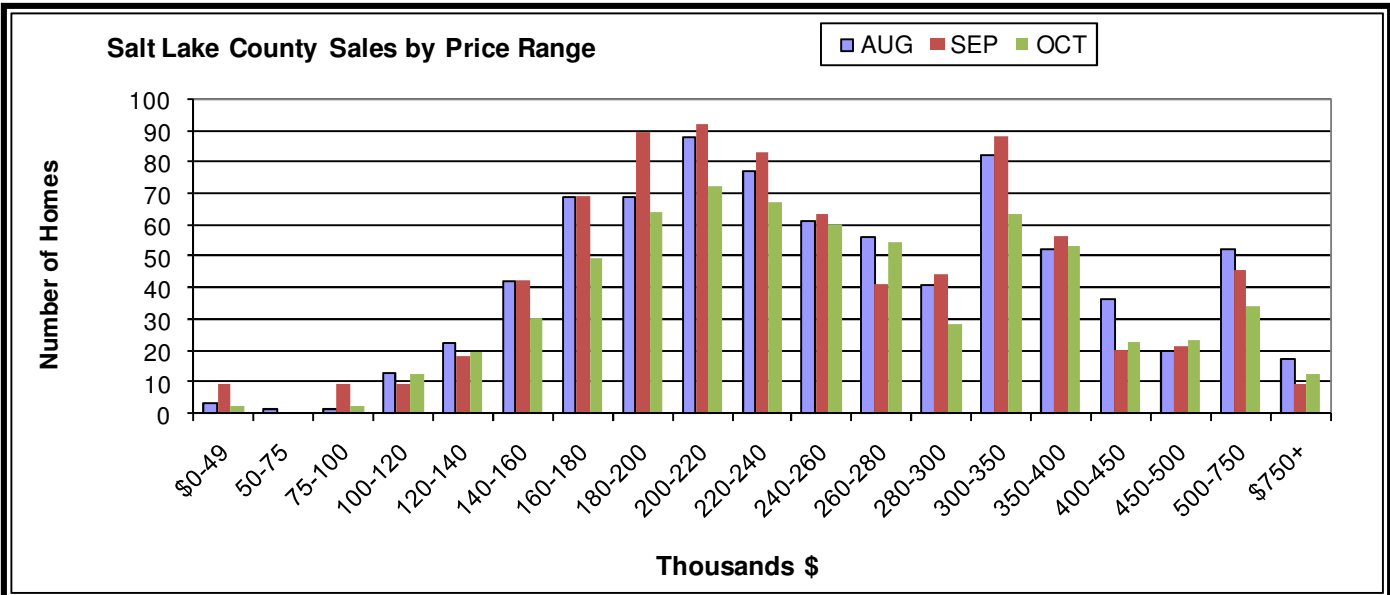
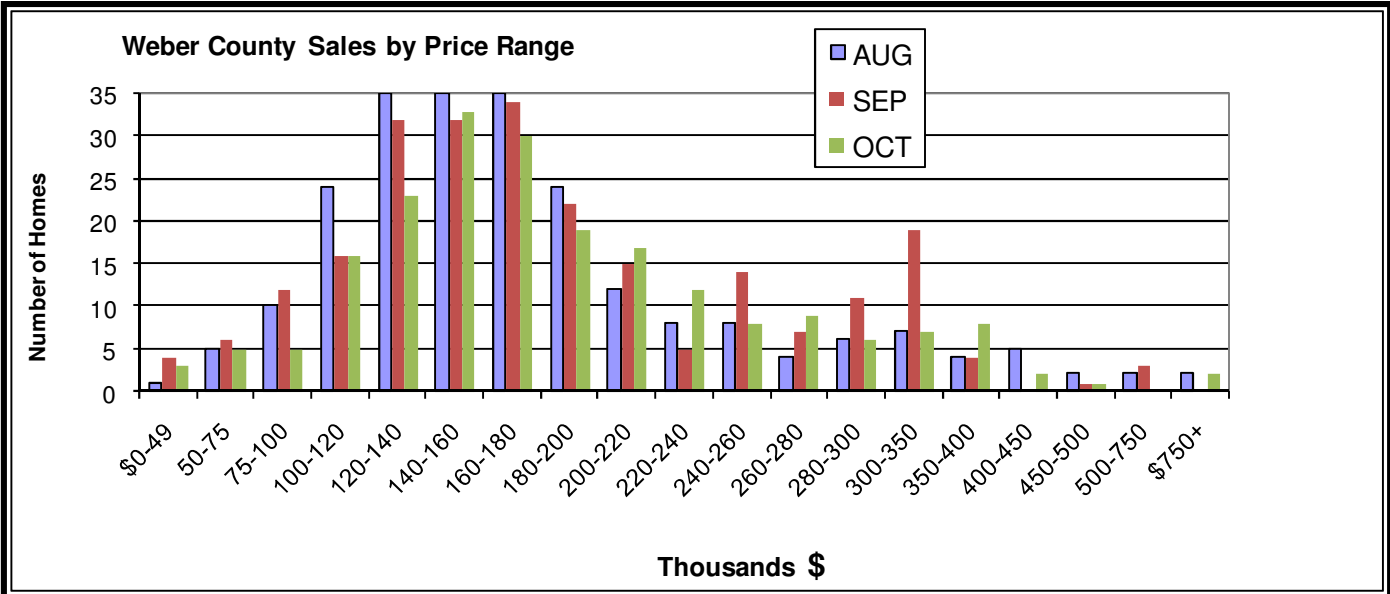
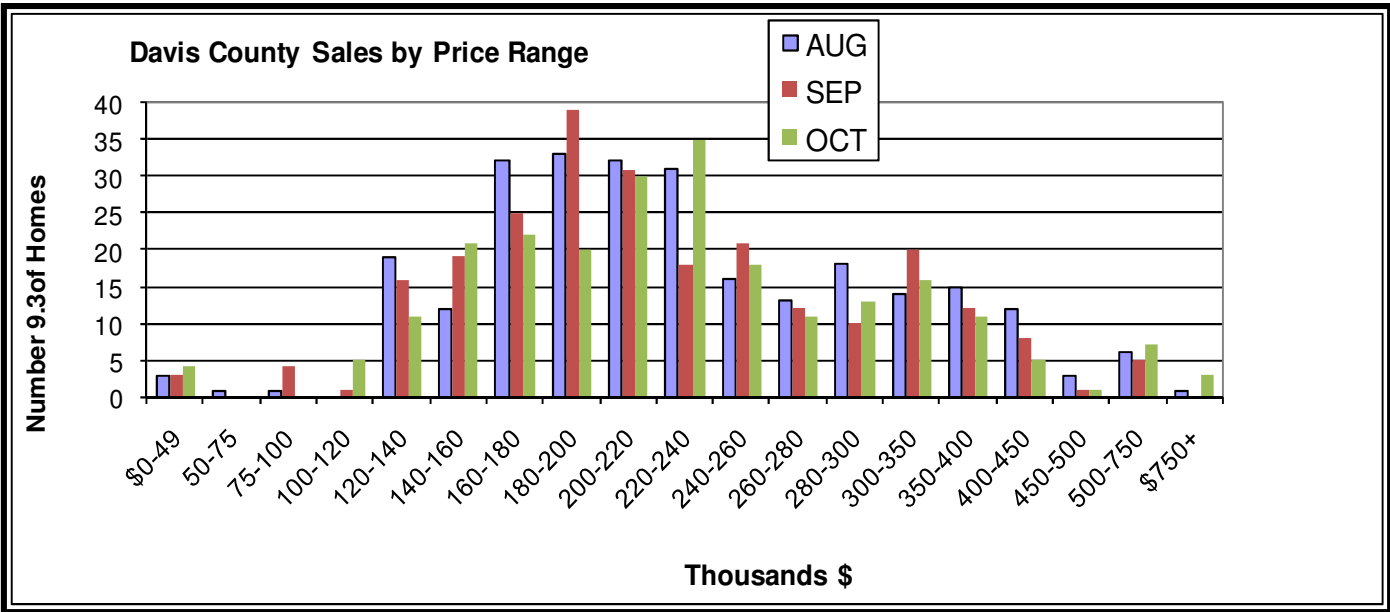


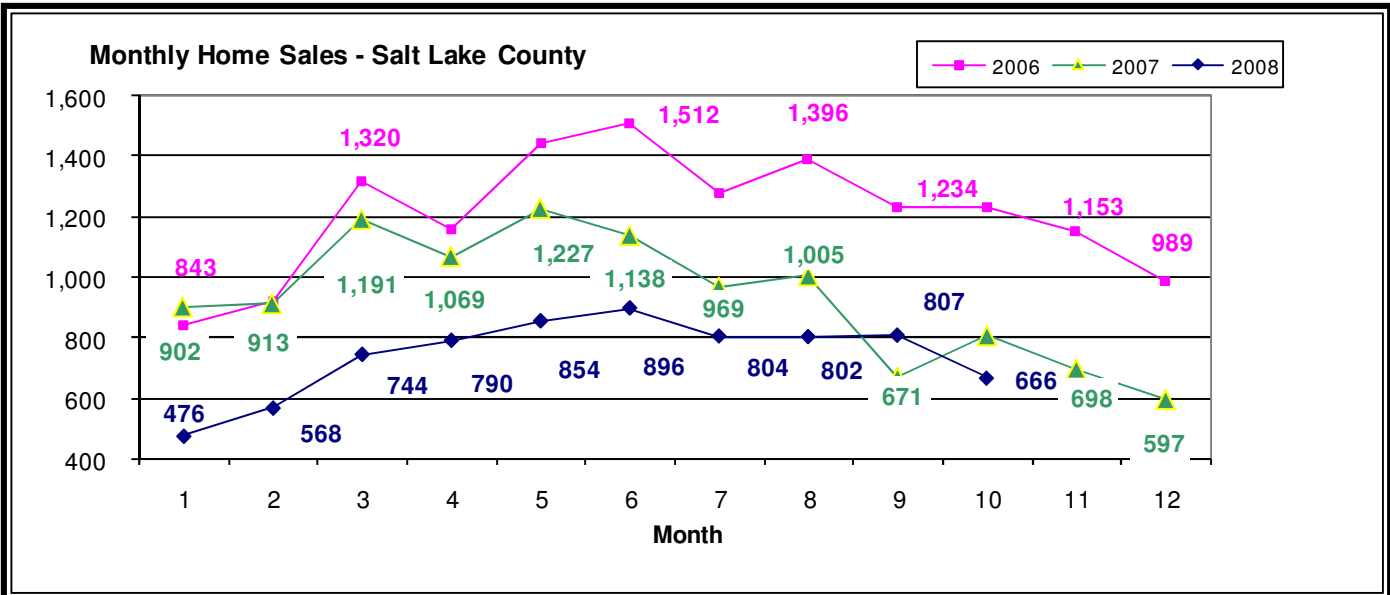
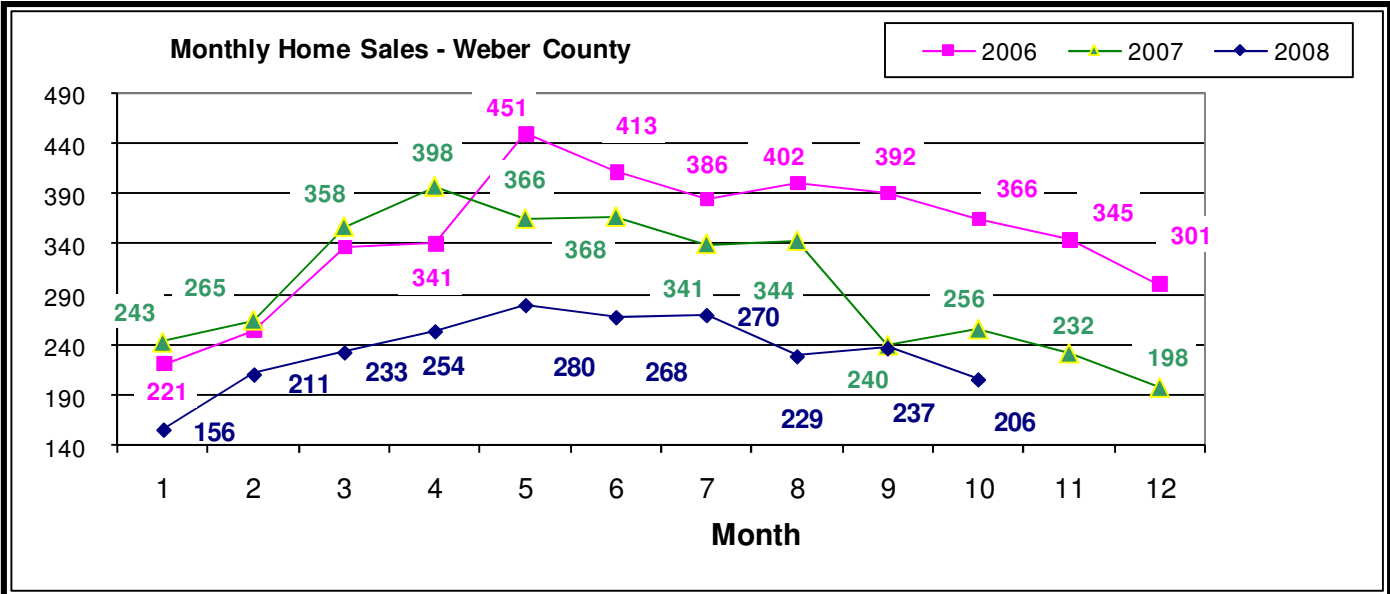
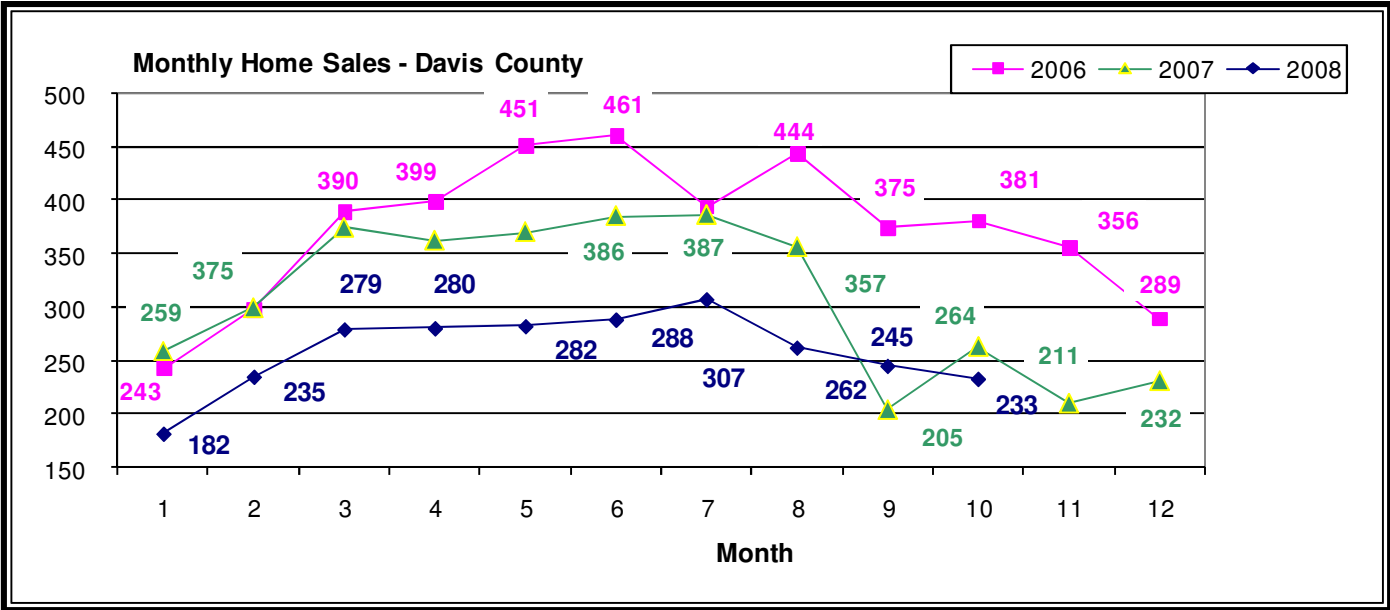












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