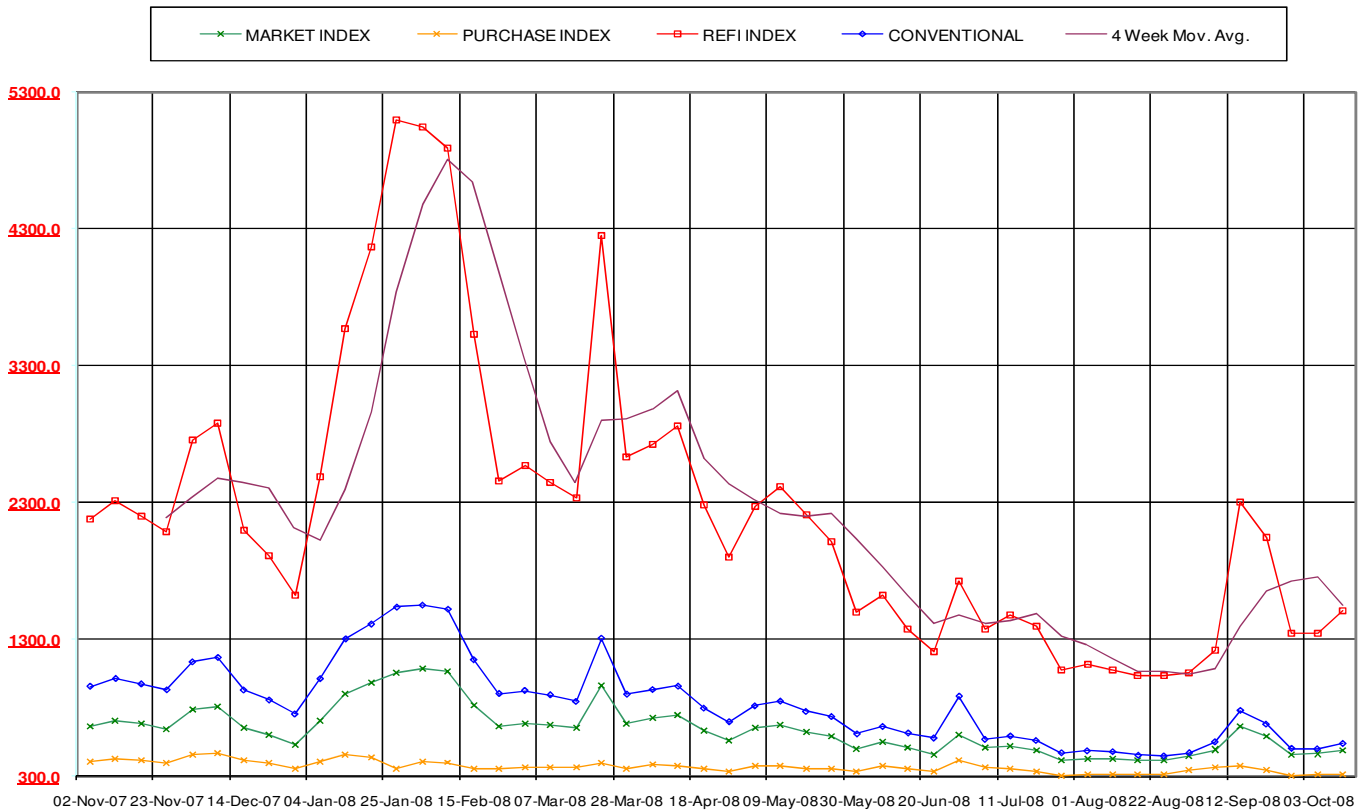


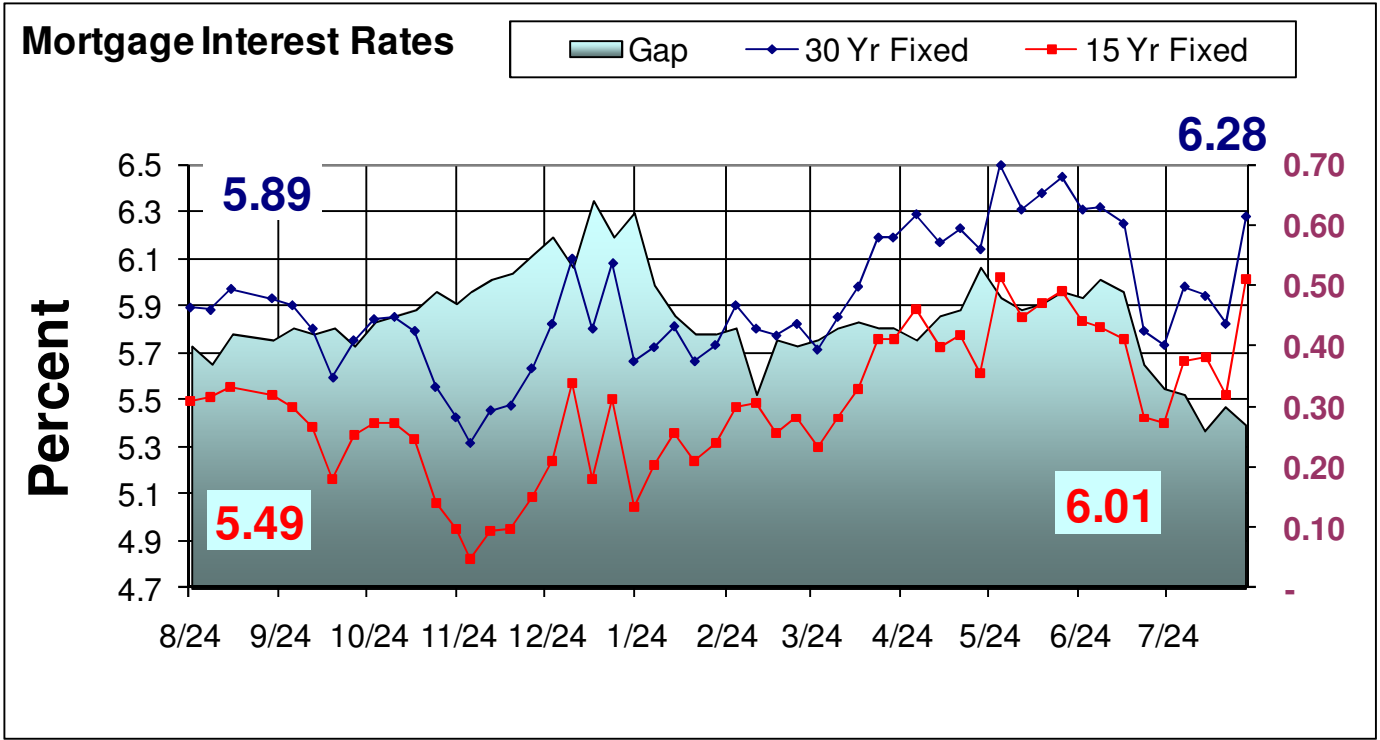
# INWEST TITLE SERVICES

<b>South Ogden</b>	<b>801 475-4410</b>	<b>Layton</b>	<b>801 773-9806</b>
<b>Salt Lake</b>	<b>801 264-0700</b>	<b>Sandy</b>	<b>801 208-2000</b>
<b>Tooele</b>	<b>435 882-5510</b>	<b>Grantsville</b>	<b>435 884-3221</b>
<b>Orem State St.</b>	<b>801 932-1013</b>	<b>Orem Center St.</b>	<b>801 221-9277</b>
<b>Spanish Fork</b>	<b>801 794-2115</b>	<b>Park City</b>	<b>435 649-6655</b>
<b>Cedar City</b>	<b>435 586-5601</b>	<b>St. George</b>	<b>435 634-5080</b>
<b>West Haven (Corporate offices)      2031 West Commerce Way, Ogden, UT 84401 - 801 399-3544</b>			

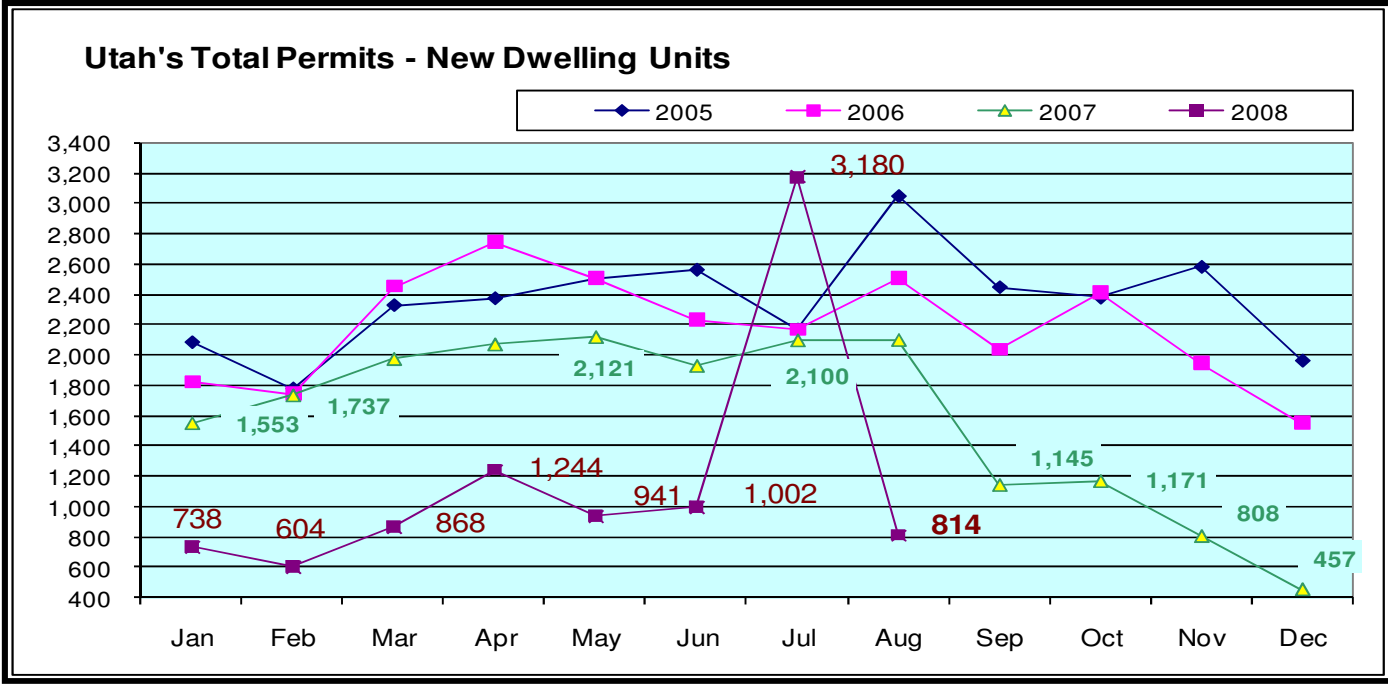
NATIONAL MORTGAGE LOAN APPLICATIONS



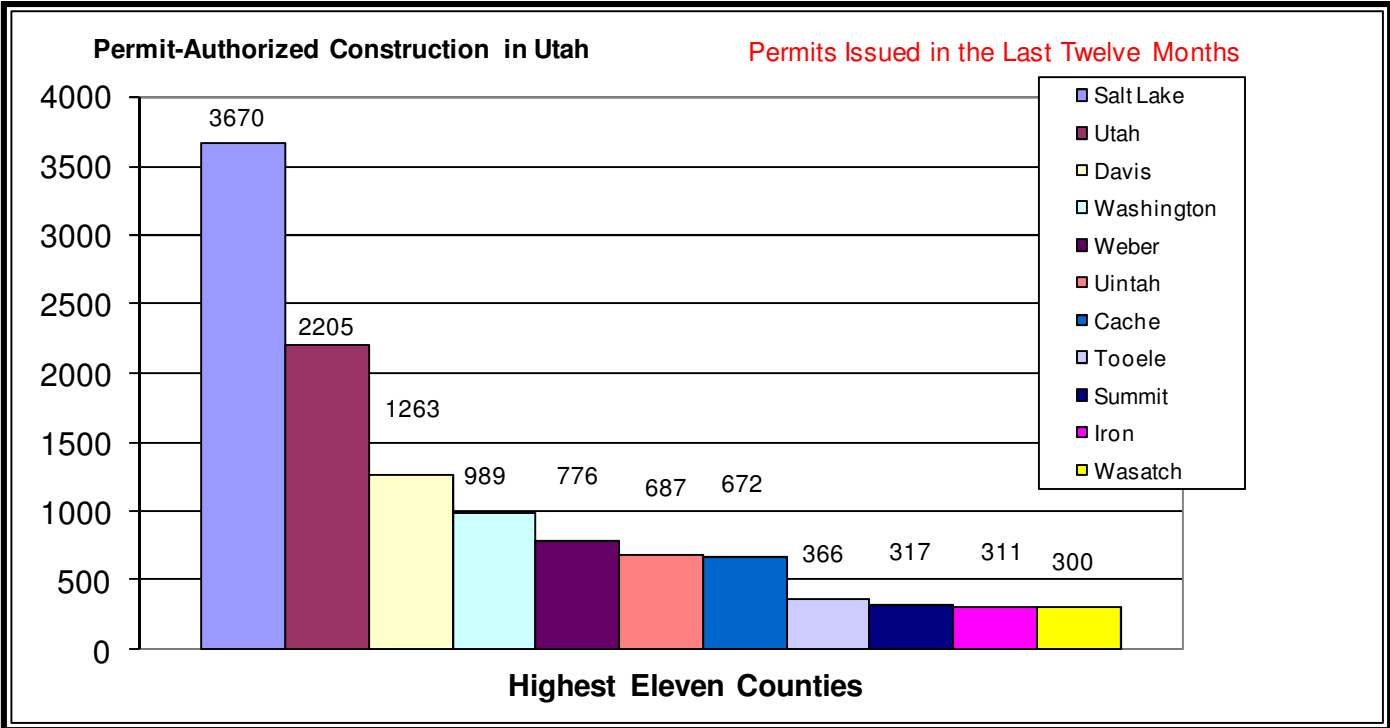
Seasonally adjusted indices from the Mortgage Bankers Association of America (MBA) shows the major loan application indices for the past 52 weeks. Three of the four indices increased this past week ending October 10, 2008. The Refi Index increased 12.5%, the Conventional Index increased 7.8%, the Market Index increased 5.1%, and the Purchased decreased by -0.3%. (see [www.mortgagebankers.org](http://www.mortgagebankers.org)).



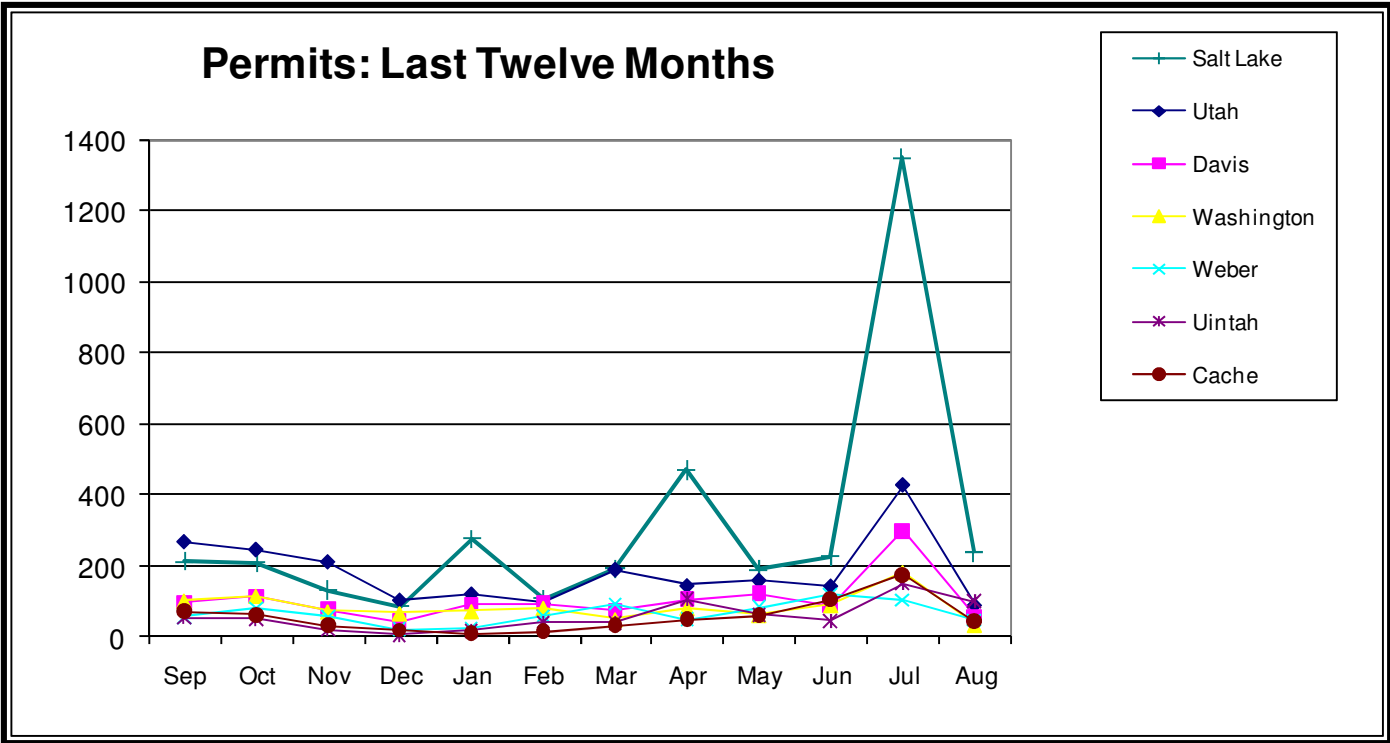
The Bankrate.com average mortgage interest rates are 6.28% and 6.01% for 30 year and 15 year mortgages, respectively. Last week, the respective rates were 5.82 and 5.52%.  
 Freddie Mac reports mortgage rates from its weekly survey at 5.94% for a 30 year mortgage, 5.63% for the 15 year mortgage, and 5.15% for the 1 year ARM.



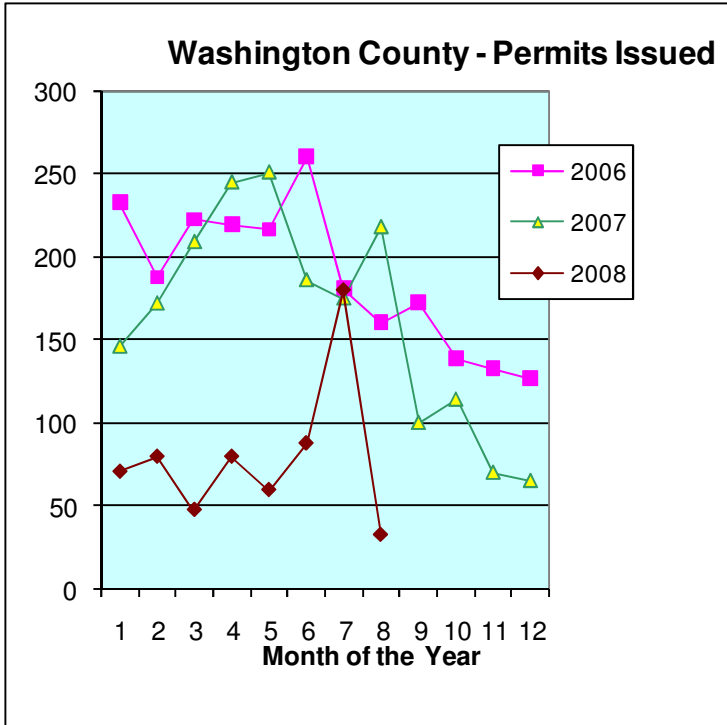
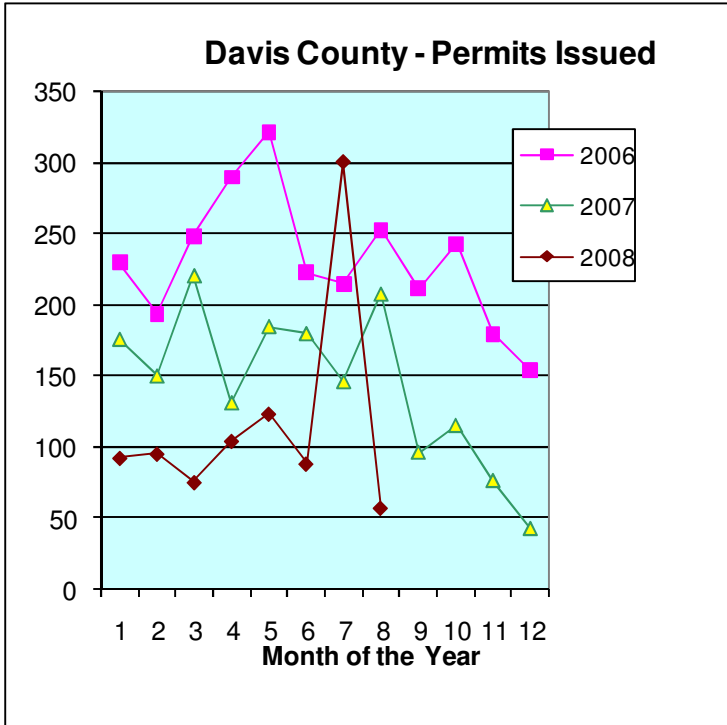
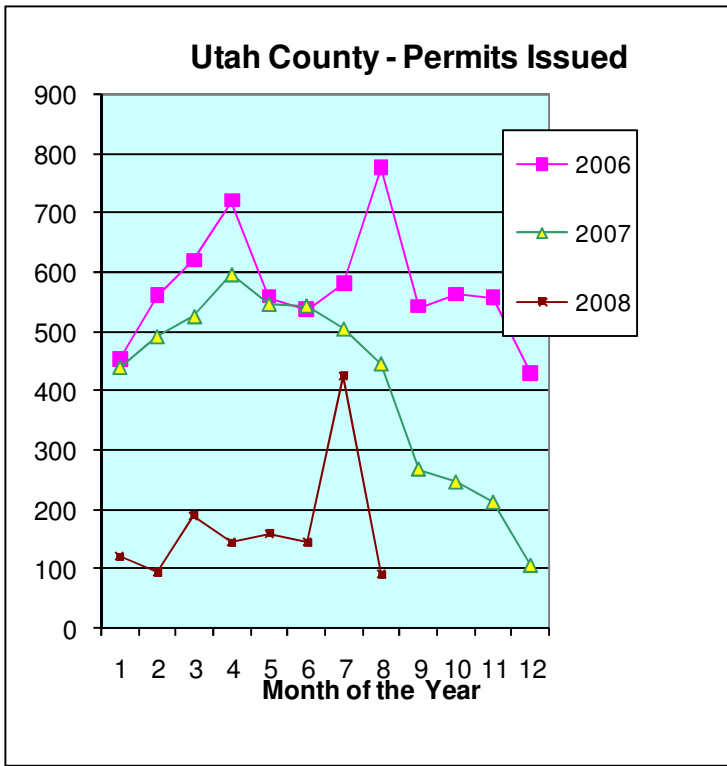
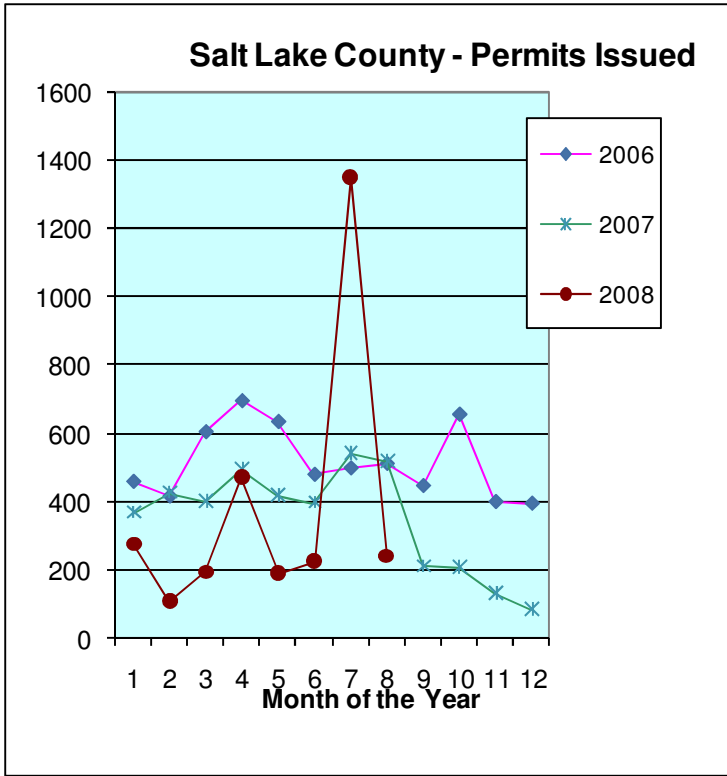
August's total permits for the entire state totaled 814 after 3,180 permits were issued during July. August's permits were 61 percent below August of 2007.

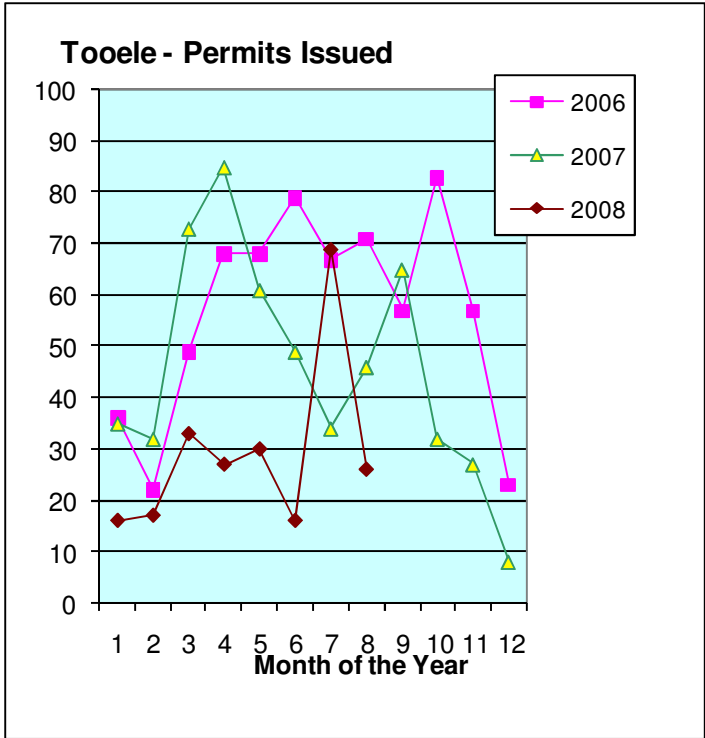
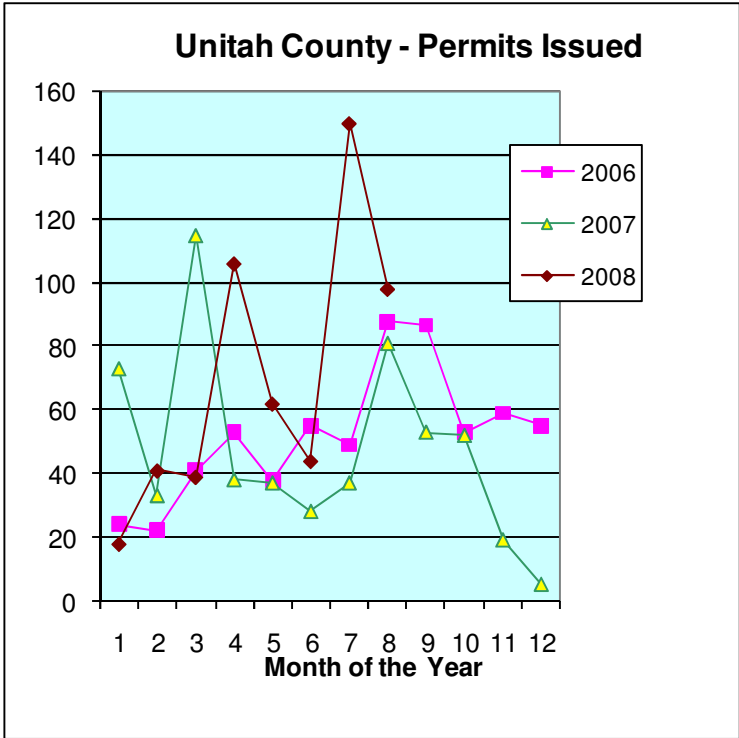
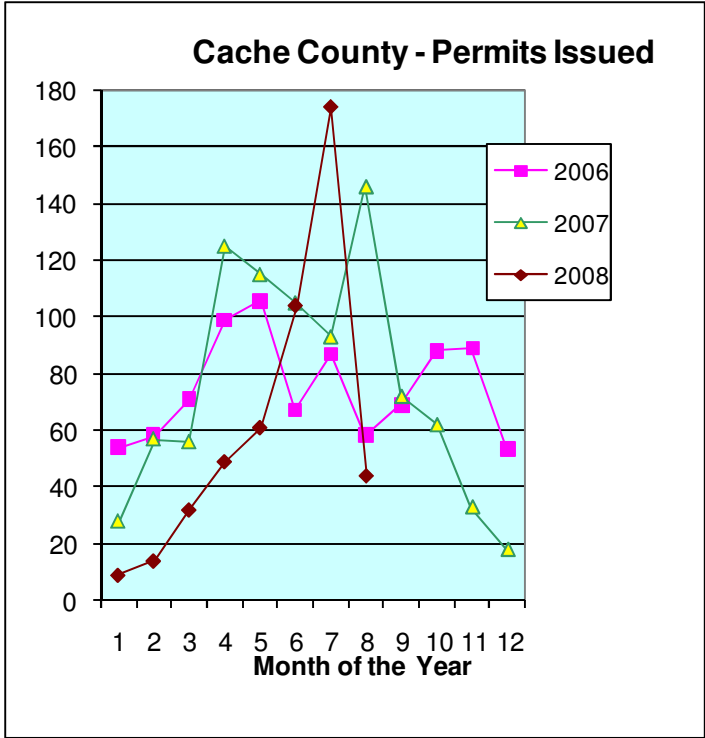
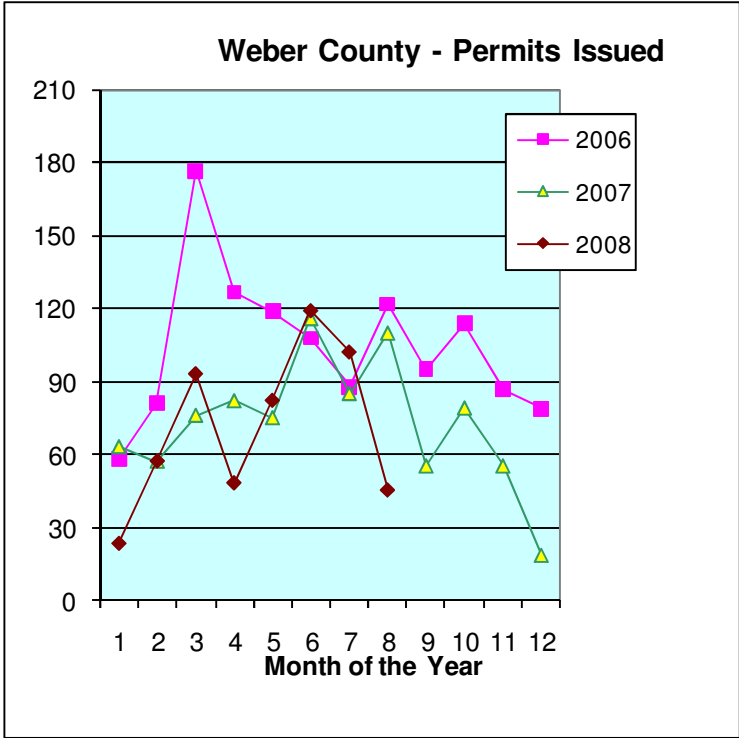


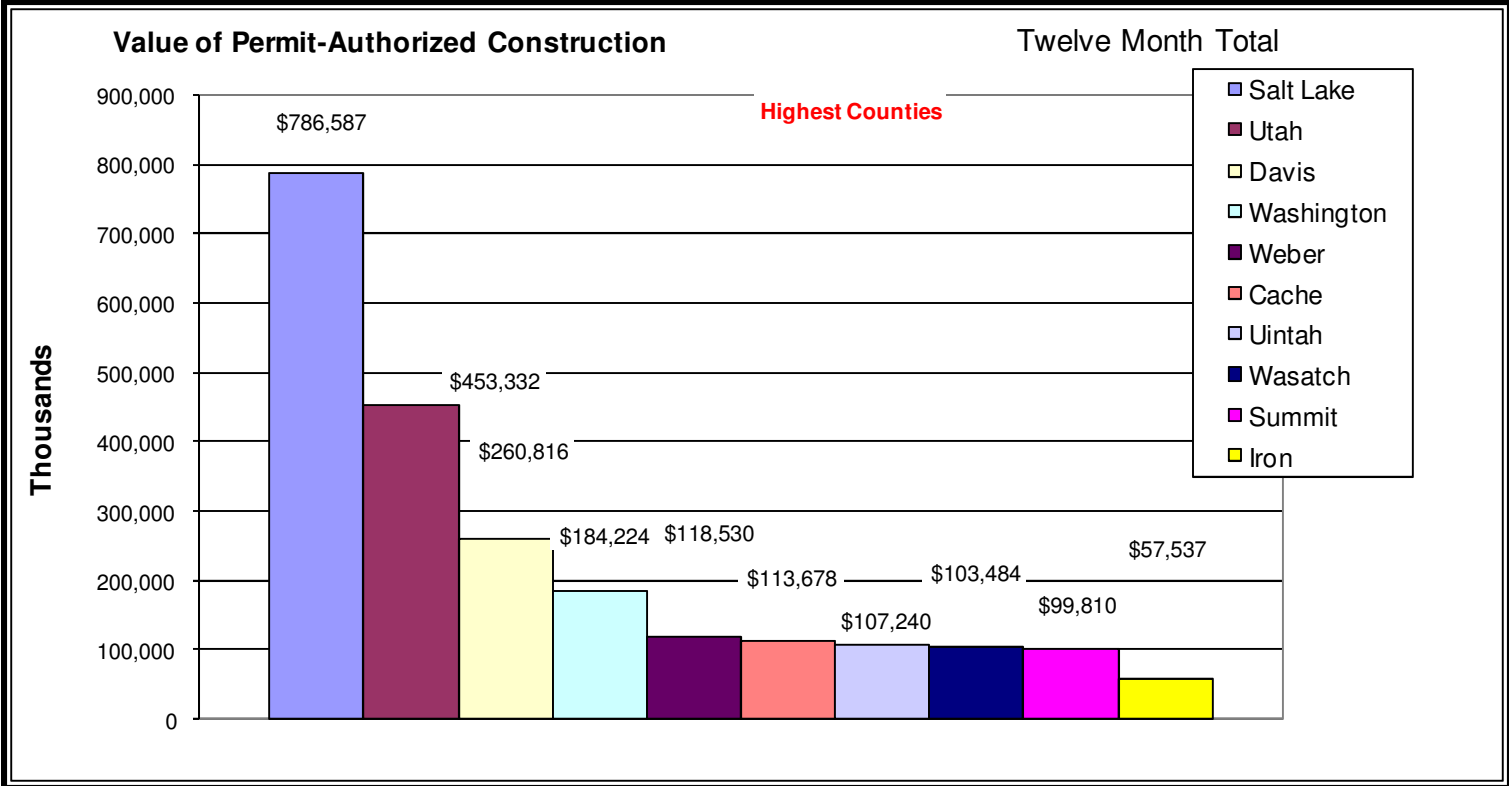
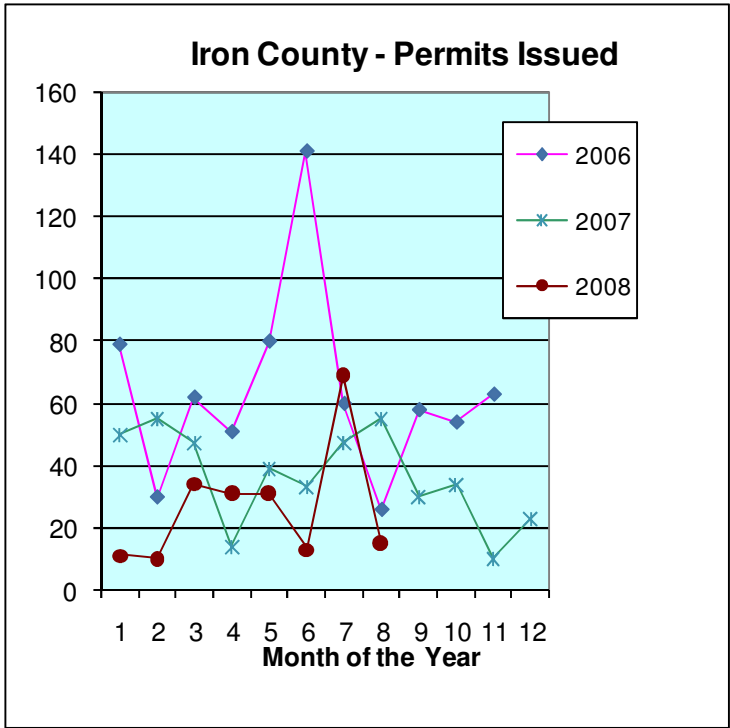
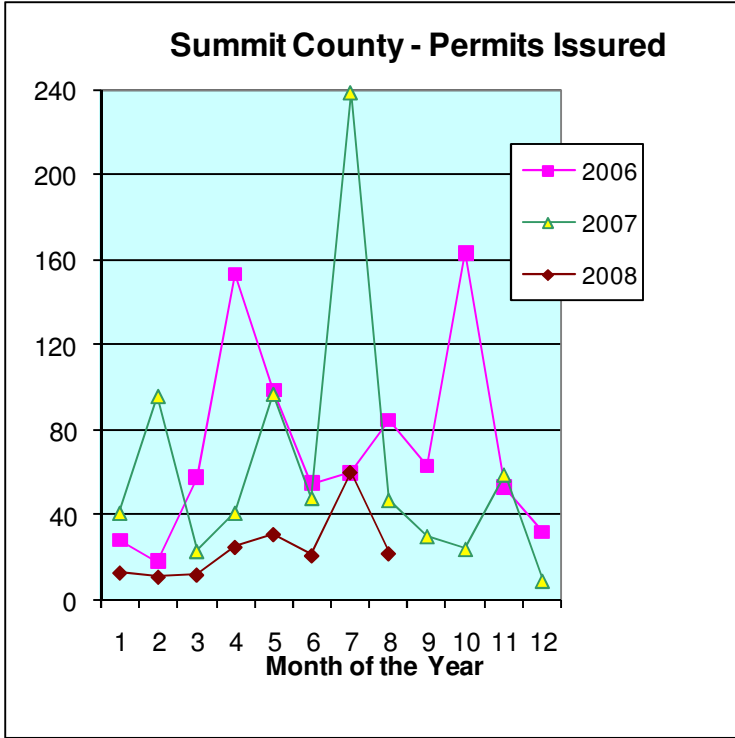
Salt Lake County continues to lead the state during the last twelve months for the total number of permits issued. These eleven counties represent 89 percent of the total number of permits issued.



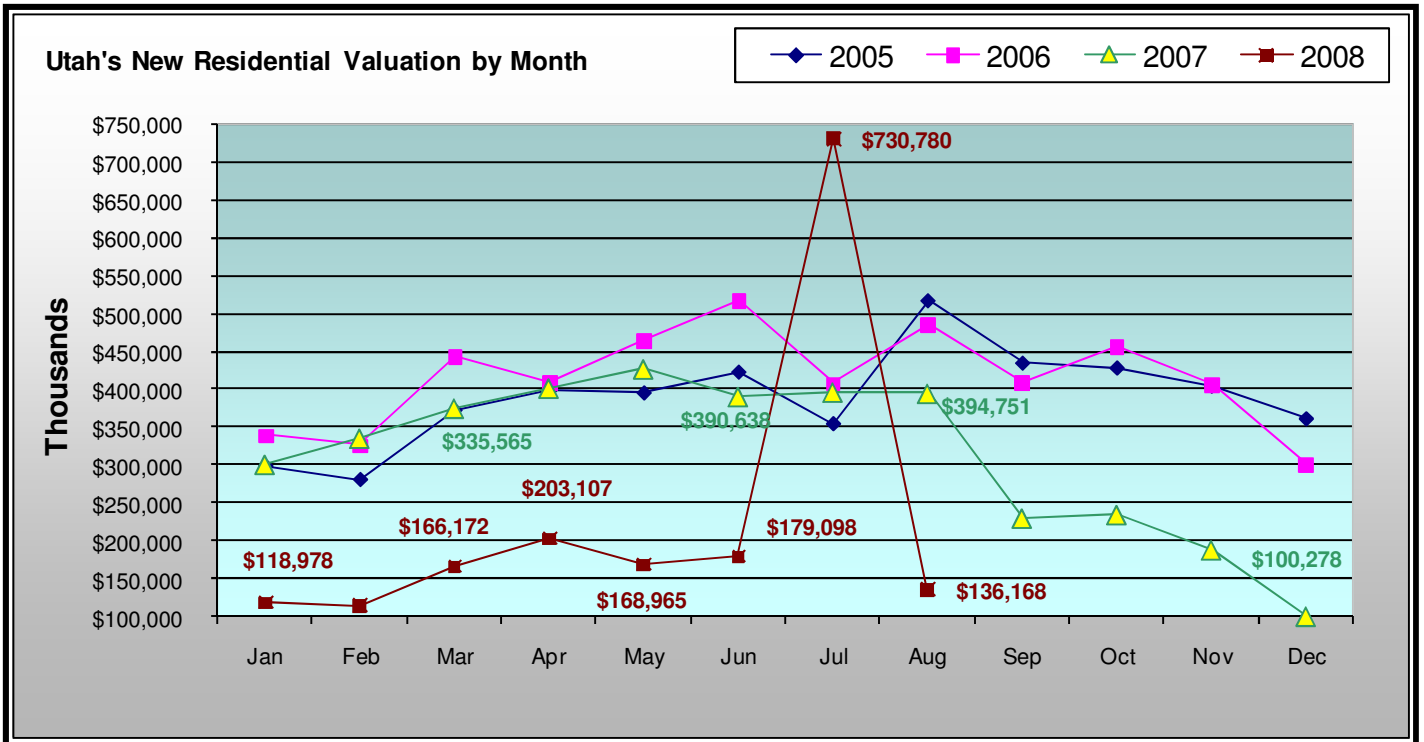
This chart best demonstrates the changes in the number of permits issued during August 2008. Each county fell during August 2008 in the total number of permits issued.



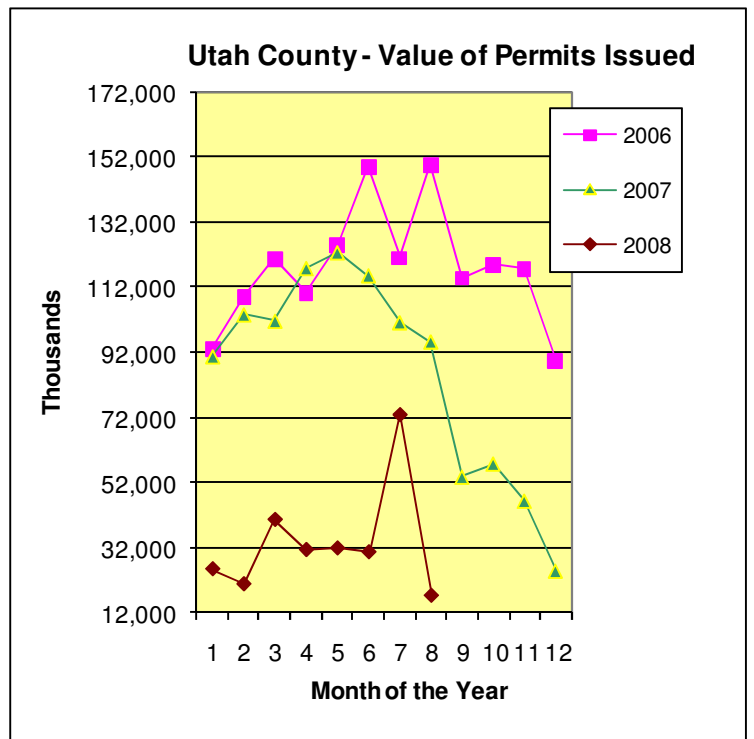
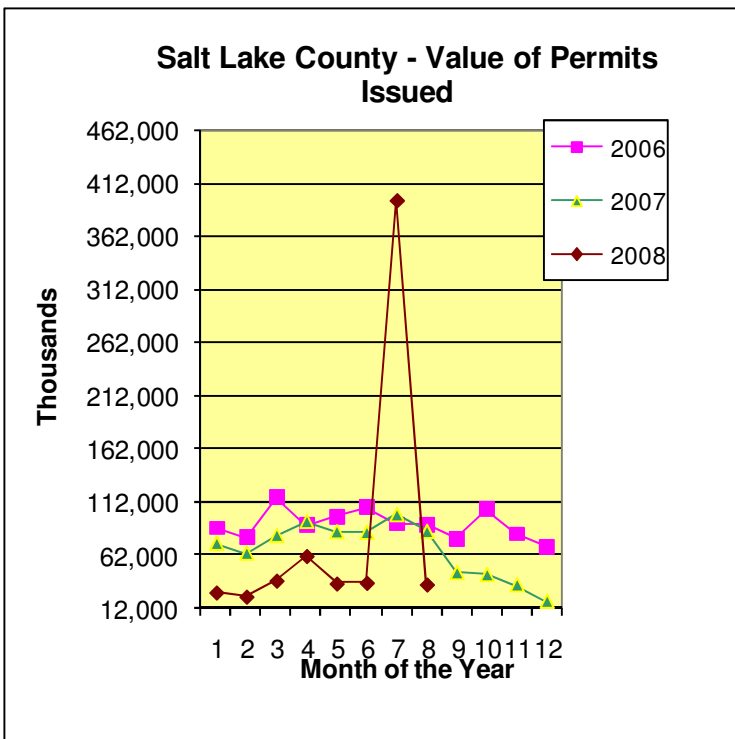


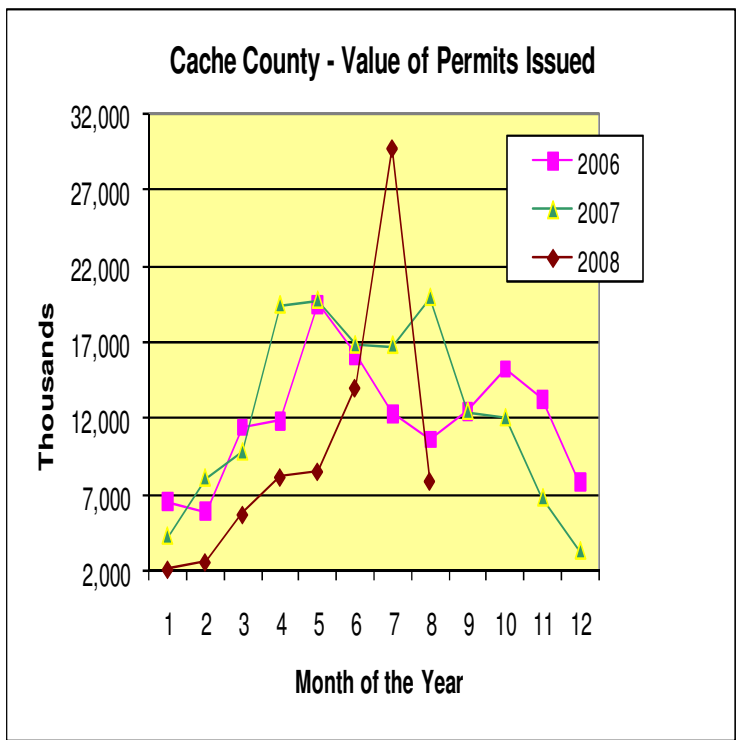
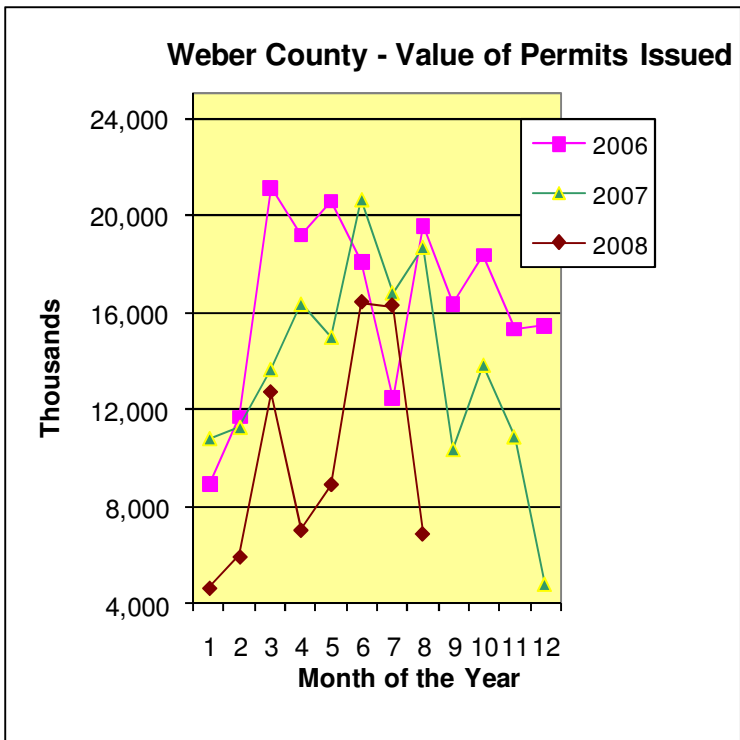
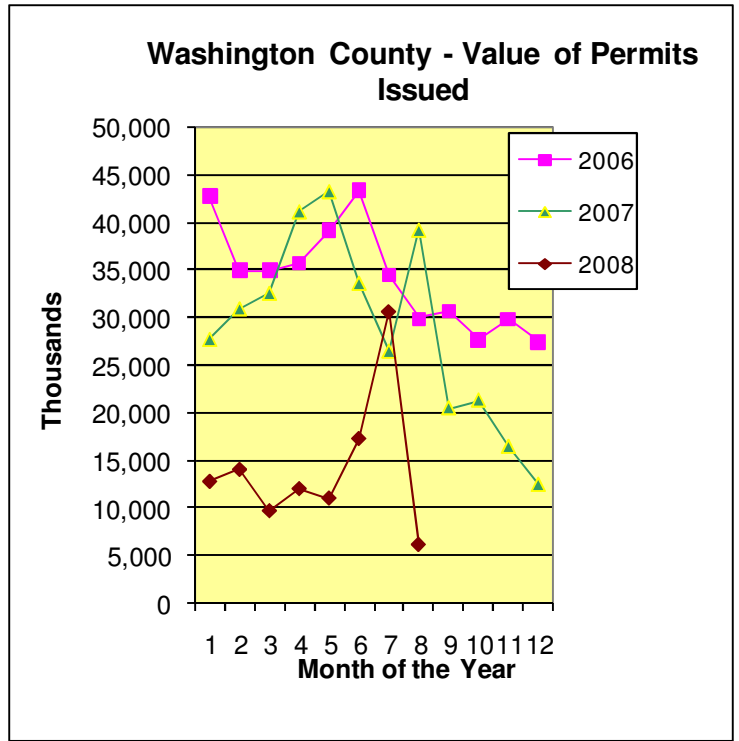
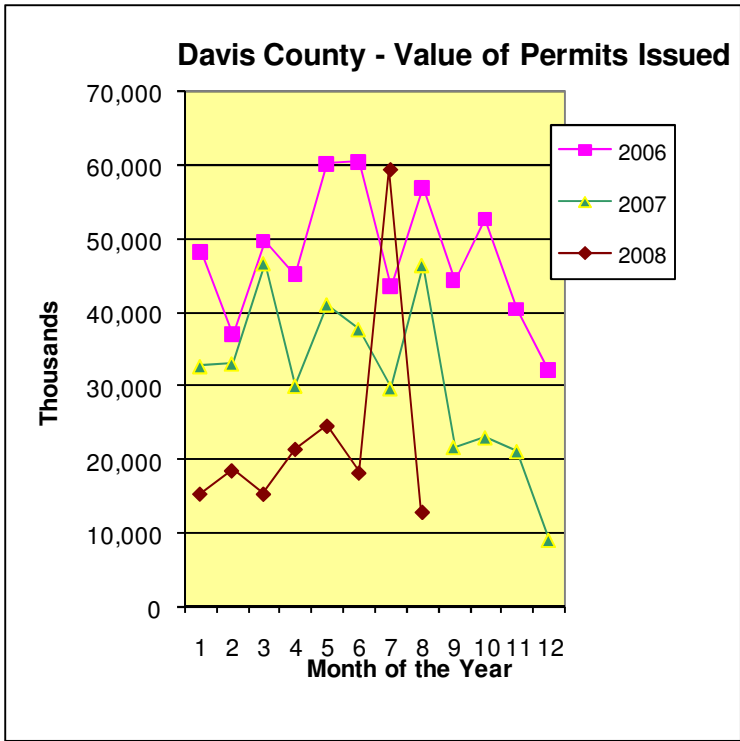


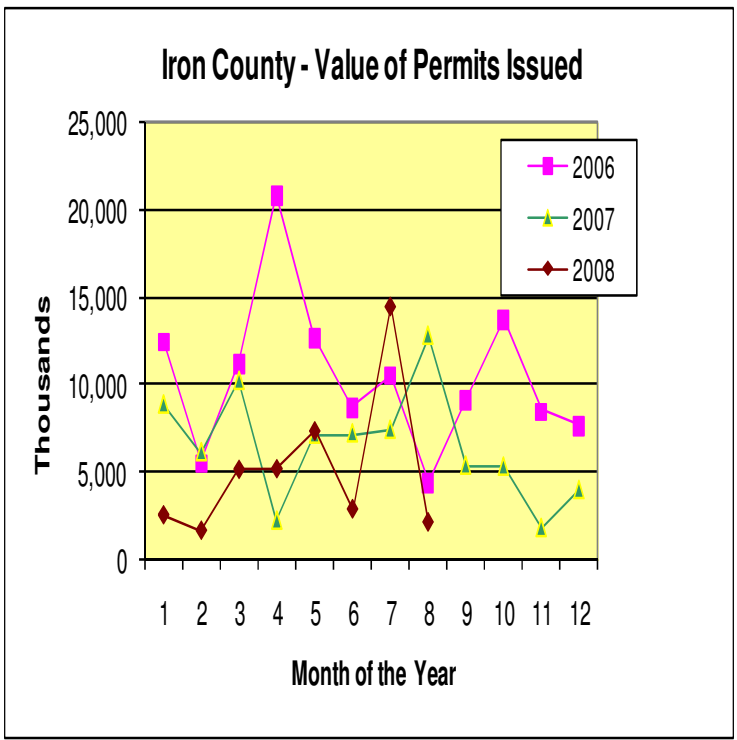
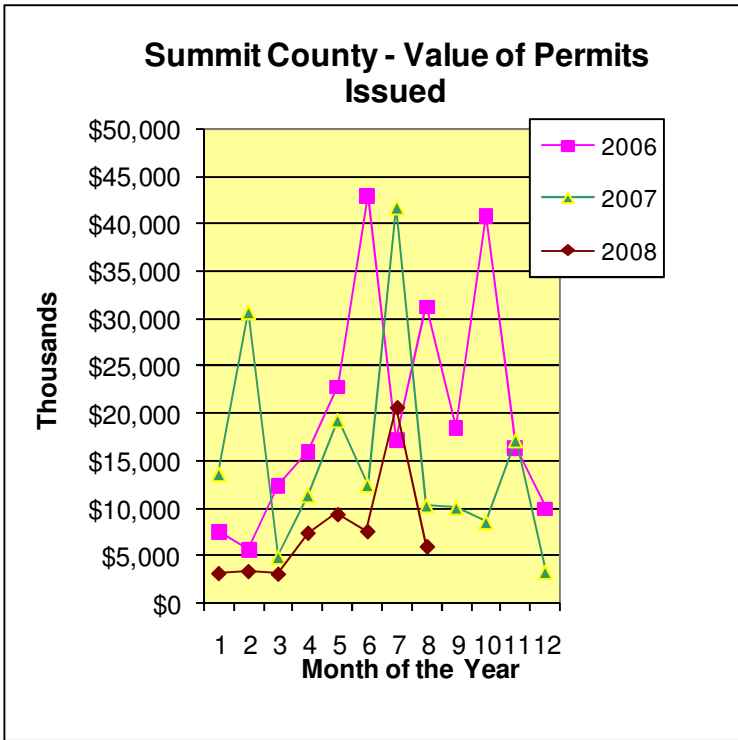
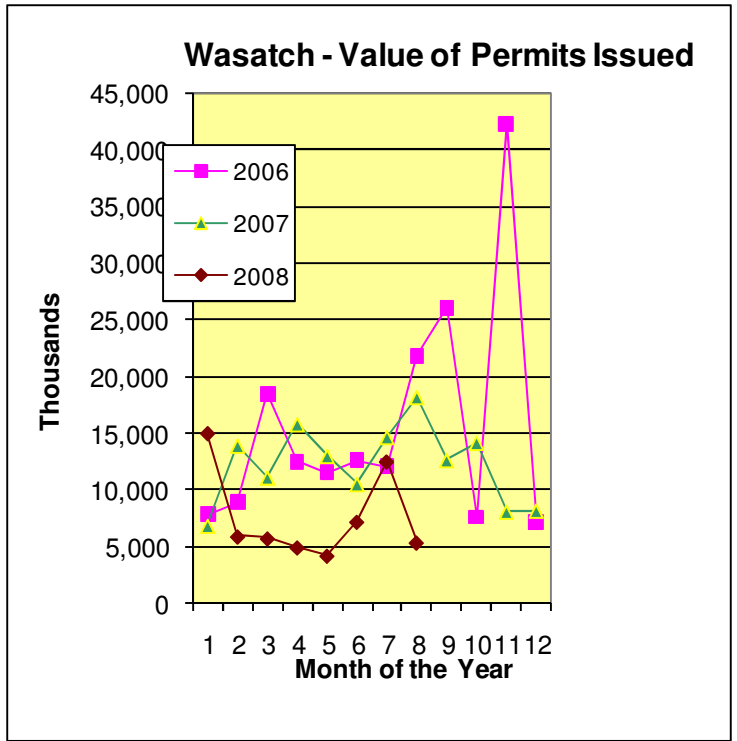
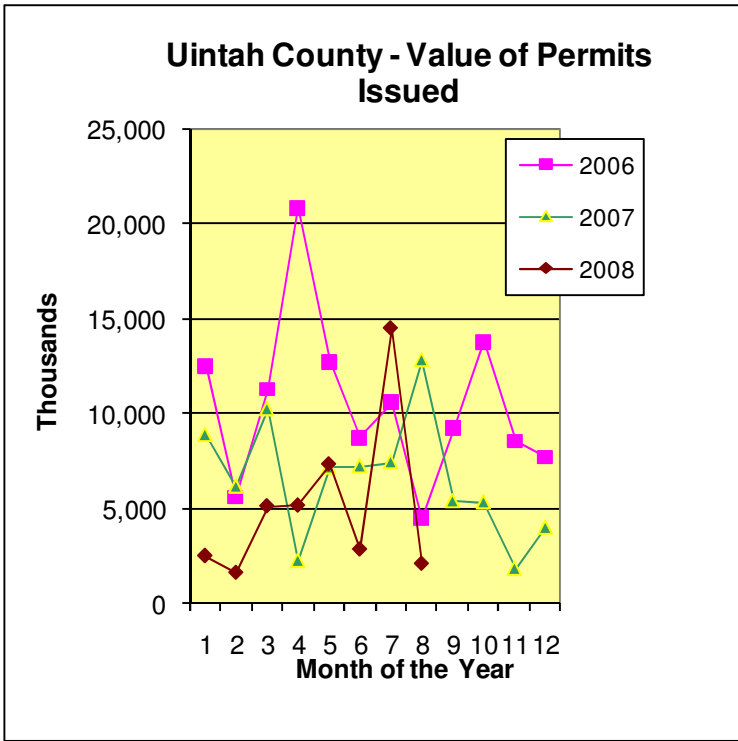
Salt Lake County surpassed Utah County in July 2008 for the total value of permits issued during the last twelve months and remains the top county in August 2008. These counties represent 88.9 percent of the total value of permits issued for the state.



The total value of permits issued during August 2008 fell to \$136,168,000 from July's all time high. August 2008 values represent a 65 percent decline August 2007.







You are receiving this e-mail Market Data Report from Inwest Title Services, Inc. as a means to keep you posted on local, state, and national market trends.

It is our pleasure to compile and supply you with this information on a regular basis. If you wish to discontinue receiving this report, please respond with "Unsubscribe" in the Subject Line.

